



REPORT
ON
FAMILY LIVING SURVEY
AMONG INDUSTRIAL WORKERS
1958-59
AMRITSAR

LABOUR BUREAU
MINISTRY OF LABOUR AND EMPLOYMENT
GOVERNMENT OF INDIA

PREFACE

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944—46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944—46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay Centre and centres in West Bengal where the field work was done by I. S. I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This report relates to the Enquiries conducted in Amritsar Centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

(i)

he primary responsibility of drafting this report devolved on I. Agrawal, Research Officer, assisted by Shri A. R. Nag, Investigator Grade I, under the guidance and supervision of Shri K. C. Seal, Deputy Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

K. C. SEAL,
Director

LABOUR BUREAU,
KENNEDY HOUSE, SIMLA-S. W. 4,
Dated the 31st December, 1964.

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PART I
(FAMILY BUDGET)

SCOPE AND METHOD OF THE SURVEY

1.1. *Family living study*

Family living studies aim at the collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget surveys, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information, such as the economic status of the family, is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide material for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy-making in connection with social and economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as for the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the following main components of the level of living given by the U.N. Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1954*.

- (i) Health, including demographic conditions;
- (ii) Food and nutrition;
- (iii) Education, including literacy and skills;

*Report on International Definitions and Measurement of Standards and Levels of Living, U.N., 1954.

- (iv) Conditions of work;
- (v) Employment situation;
- (vi) Aggregate consumption and savings;
- (vii) Transportation;
- (viii) Housing, including household facilities;
- (ix) Clothing;
- (x) Recreation and entertainment;
- (xi) Social security; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter alia*, in Amritsar, an attempt was made to cover many of the components given above. At the same time, the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget surveys. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

1.2. *Description of the survey*

The present survey in Amritsar was part of an integrated scheme of family living surveys among industrial workers at 50* important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design etc., of the present surveys will be published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for Amritsar Centre presented in this Report.

1.21. *Organisation of the survey—*

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of a Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey, and processing and tabulation of data collected in Schedule 'A' (Family Budget) to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports on the results of the surveys and construction and maintenance of new series of Consumer Price Index Numbers were the responsibilities of the Labour Bureau.

*The list of 50 centres is given in Appendix I.

1.22. *Definition of a working class family—*

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons:

- (i) generally related by blood and marriage or adoption;
- (ii) usually living together and/or served from the same kitchen; and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tour or on visit to relatives or friends, or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, the Mines Act, 1952 or the Plantations Labour Act, 1951, as the case may be. The survey in Amritsar, which was a factory centre, covered families deriving a major part of their income from manual employment in registered factories only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as "Non-Manual". On the other hand, jobs involving physical labour but not requiring much of educational (general, scientific, technical or otherwise) background were treated as 'Manual' work.

1.23. *Delimitation of area—*

The geographical area to be covered in the course of the survey at a centre was decided in consultation with local organisations—both official and non-official, municipalities or corporations and other knowledgeable authorities—during a preliminary survey^s conducted in December, 1957—February, 1958. At Amritsar centre, municipal divisions 1, 3, 7, 9, 14, 15 and 16 within Amritsar town, Chhehratta municipal area and the village Verka, Abadi and Mustabad were covered by the sampling frame.

1.24. *Design of survey—*

Two types of sampling methods, viz., tenement sampling and payroll sampling were followed for getting down to the ultimate units of the family living survey, viz., the families. The choice between the two methods depended upon the operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working

class population in a centre was found to be loosely dispersed, the payroll sampling became operationally more convenient and economical. On the basis of a preliminary survey conducted in December, 1957—February, 1958, it was decided to adopt tenement sampling at Amritsar Centre.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the work-load manageable by an Investigator, and the required precision of weights to be derived from Schedule 'A' for consumer price index numbers. The sample size for Amritsar was 540 families to be canvassed for Schedule 'A' and 180 for Schedule 'B'. The number of schedules finally collected and tabulated was 561 Schedule 'A' and 180 Schedule 'B'.

In all cases where a block was repeated in the sub-sample of two months, separated by not more than six months, the list was made up-to-date by incorporating additional families and deleting left out families. Other details of the families were not checked, thus eliminating actual relisting. However, sampling in such a case was done afresh. If listing was thus eliminated for two blocks in a month then 18 families instead of 15 were investigated in a month for Schedule 'A'. This led to an increased sample size for either of the schedules.

The two samples drawn for Schedules 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled families would have caused fatigue both to the Investigators and informants. The whole sample was staggered over a period of 12 months evenly so as to eliminate the seasonal effects on the consumption pattern. The selection of sample was done in the two stages. In the first stage, the areas in the sampling-frame of Amritsar town and Chhehratta municipality were divided into blocks roughly of the size of 1951 Census blocks.

These blocks and the villages were grouped to form clusters of 2 or 3 blocks or villages each so that each cluster was heterogeneous with respect to the industries employed in and States of origin of the residents. The clusters were arranged in increasing order of their working class population and 3 independent samples of 12 clusters each were selected systematically with probability proportional to the working class population. Each of the 12 clusters sampled for an Investigator was assigned to a particular month of enquiry by a random start. The second stage unit for selection was a working class family. Each month the Investigator listed all the families in the cluster allotted to that month by a house-to-house visit and classified them as working class families and others. While listing, information was also collected on the family size, the expenditure class to which it belonged and the State of origin of the head of the family. The two expenditure classes were those with expenditure less than Rs. 60 per month and others. This information was used to arrange the working class families in the cluster first by family size (single-member families and others) and within these classes by expenditure class and within these by the State of origin. Those belonging to the State of origin of the majority of families in the cluster were put in one class and the rest formed the other class. A simple systematic sample of

20 working class families was drawn from this arranged list. Every fourth family in this sample was contacted for filling Schedule 'B' (on level of living) and the remaining were for Schedule 'A' (on family budget).

1.25. *Period of survey—*

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the working class family living survey at Amritsar Centre was August, 1958 to August, 1959.

1.26. *Method of survey—*

The 'Interview Method' was followed for the collection of data as a large portion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.

1.27. *Difficulties in the collection of data—*

The employers and employees evinced keen interest in the survey and extended full cooperation to the Investigators of the Directorate of National Sample Survey, who were entrusted with the field work. It took three to four hours to complete Schedule 'A'. The detailed itemised break-down of consumption and expenditure in many of the blocks, e.g., clothing, medical care, personal care, education and reading, recreation and amusements, transport and communication, subscription, personal effects, taxes and interest was quite irksome to the workers. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.

CHAPTER 2

ECONOMIC BACKGROUND OF THE CENTRE

2.1. *Introductory*

Amritsar city, one of the important industrial centres, is a district town of the Punjab. The city is situated at a latitude of 31°N and longitude of 74°E. It occupies an area of 33.67 square kilometres.

2.2. *Population*

With a population of 3.76 lakhs, Amritsar is the largest city in the State of Punjab. The population of this city has registered a rapid increase during the period 1921 to 1941 and afterwards it has shown some fluctuations. The following table shows the growth of population in Amritsar from 1901 onwards.

TABLE 2.1

Year	Population* (in lakhs)	Decennial percentage variation
1	2	3
1901	1.62	—
1911	1.53	—5.96
1921	1.60	+4.88
1931	2.65	+65.30
1941	3.91	+47.64
1951	3.26	—16.69
1961	3.76	+15.52

2.3. *Working class areas*

The working class population at Amritsar is concentrated in the following areas:—

1. Putlighar
2. Katra Khazana
3. Sultanwind and Kot Babadip Singh
4. Shariffpura and Hussainpura.
5. Chhehratta
6. Verka.

2.4. *Working class markets*

The markets patronised predominantly by the working class population in Amritsar are:—

1. Putlighar
2. Chowk Hakimian
3. Kot Babadip Singh
4. Shariffpura
5. Chhehratta.

*Source :—Census of India, 1951—Volume VIII, Punjab, PEPSU, Himachal Pradesh, Bilaspur and Delhi.

Figures for 1961 have been taken from Census of India—Part II A Paper No. 1 of 1962.

The above markets have been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Amritsar Centre.

2.5. General characteristics of working class population—survey results

2.51. Industries—

According to the survey, the estimated number of working class families (as defined for the purpose of the survey) in Amritsar was about seven thousands. The estimated number of employees in these families was about eight thousands. A distribution of these employees by industries and in each industry by sex and adults/children is given in the following table. In column 7 average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2.2

Distribution of employees (including apprentices) by industries and other details

Industry	Percentage distribution of employees by sex and adults/children				Total number of employees (estimated)	Average monthly income per employee for paid employment (Rs.)	Number of employees (unestimated)*
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Cotton spinning and weaving—mills	95.58	..	4.42	100.00	296	67.45	25
Cotton textile—rest	92.07	3.92	4.01	100.00	370	81.92	27
Wool spinning and weaving—mills	95.48	4.52	..	100.00	686	69.47	66
Wool weaving—power loom	98.79	1.21	..	100.00	582	84.70	47
Wool textile—rest	94.29	5.71	..	100.00	497	58.44	37
Spinning and weaving—silk textile—mills	94.67	5.33	..	100.00	595	65.97	50
Weaving silk textile by power loom	99.87	..	0.13	100.00	1,706	88.63	123
Silk textile—rest	98.55	1.45	..	100.00	511	56.98	36
Textile—miscellaneous	98.36	1.64	..	100.00	809	100.82	62
Basic metals and their products (except machinery and transport equipments)	100.00	..	..	100.00	382	89.98	36
Rest	93.70	4.59	1.71	100.00	1,434	94.56	122
All	96.78	2.53	0.69	100.00	7,868	82.28	631
Number of employees (unestimated)	612	14	5	631	..	..	..

*Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expression will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as "estimated figures"

Of the total employees, about 22 per cent. were employed in weaving silk textile by power loom and about 18 per cent. in industries classified as 'rest'. Women employees constituted about 2.5 per cent. of the total and were employed in almost all the industries listed in the table. The proportion of children (upto the age of 14 years) was very small.

The average monthly income per employee from paid employment was Rs. 82.28, the highest (Rs. 100.82) being in textile—miscellaneous. The lowest (Rs. 56.98) was in silk textile—rest.

2.52. Occupations—

Table 2.3 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

TABLE 2.3

Distribution of employees (including apprentices) by occupation and other details

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Spinners, piecers and winders	90.88	6.56	2.56	100.00	1,089	54.19	86
Drawers and weavers	99.93	..	0.07	100.00	3,297	79.24	256
Spinners, weavers, knitters, dyers and related workers—rest	92.50	7.50	..	100.00	826	86.34	65
Tailors, cutters, furrier and related workers	100.00	..	..	100.00	430	102.60	35
Furnacemen, rollers, drawers, moulders and related metal making and treating workers	100.00	..	..	100.00	305	86.91	25
Toolmakers, machinists, plumbers, welders, platers and related workers	100.00	..	..	100.00	892	127.59	77
Rest	91.22	6.40	2.38	100.00	1,029	69.38	87
All occupations	96.78	2.53	0.69	100.00	7,868	82.28	631
Number of employees (unestimated)	612	14	5	631	..	..	..

A majority (about 66 per cent.) of the employees were employed in textile occupations, e.g., spinners, piecers, winders, drawers, weavers, knitters, dyers and related workers.

The average monthly income from paid employment per employee was in case of tool-makers, machinists, plumbers, welders, platers and related workers; tailors, cutters, furrier and related workers; furnacemen, rollers, drawers, moulders and related metal making and treating workers; spinners, weavers, knitters, dyers and related workers—rest, higher than the overall average for all occupations.

2.53. Nature of employment and type of settlement—

The percentage distribution of employees by number of days worked during the month, classified by (a) regular and casual employment, and (b) settled or not settled, is given in table 2.4. A settled person was defined as one who had permanently settled down at the place of survey, i.e., who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2.4

Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked

Number of days worked during the month	Nature of employment			Type of settlement		Number of employees (unestimated)
	Regular	Casual	All	Settled	Not settled	
1	2	3	4	5	6	7
0	0.60	8.70	3.54	0.41	46.70	25
1—7	0.75	0.51	0.66	0.71	..	4
8—15	4.00	6.64	4.96	4.82	6.93	37
16—19	4.44	6.94	5.35	5.74	..	31
20—23	20.65	26.69	22.84	23.08	19.63	143
24—27	69.56	50.22	62.54	65.12	26.74	390
28—31	..	0.30	0.11	0.12	..	1
Total	100.00	100.00	100.00	100.00	100.00	631
Percentage to total	63.70	36.30	100.00	93.24	6.76	..
Number of employees (unestimated)	406	225	631	586	45	..

Of the total employees, about 64 per cent. were regular and the remaining about 36 per cent. were casual.*

2.54. Family income—

The average monthly income per family of the population surveyed was Rs. 99.01. The estimated distribution of families in different income groups is given in table 2.5.

TABLE 2.5

Distribution of families by monthly family income

Monthly family income	Percentage of families to total
Less than Rs. 30	1.99
Rs. 30 to less than Rs. 60	21.21
Rs. 60 to less than Rs. 90	27.83
Rs. 90 to less than Rs. 120	21.04
Rs. 120 to less than Rs. 150	13.99
Rs. 150 to less than Rs. 210	10.39
Rs. 210 and above	3.55
Total	100.00

*The classification of workers into regular or casual was done on a different basis from the one adopted in the "Occupational Wage Survey" conducted by the Labour Bureau in 1958-59 where the term 'casual' was used in a more restricted sense.

The modal family income group was from 'Rs. 60 to less than Rs. 90'. About 23 per cent. of the families had income of less than Rs. 60 per month.

2.55. *Family size—*

The average size of the family was 3.40 persons. The estimated distribution of families in the different size groups is given in table 2.6.

TABLE 2.6
Distribution of families by size

<i>Family size (Number of members)</i>	<i>Percentage of families to total</i>
One	30.13
Two and three	23.98
Four and five	26.85
Six and seven	15.14
Above seven	3.90
	<hr/>
Total	100.00
	<hr/>

Workers living singly constituted about 30 per cent. of the total and the proportion of families consisting of four and five members was about 27.

CHAPTER 3

FAMILY CHARACTERISTICS

3.1. *Introductory*

Some general details of the working class population in Amritsar have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in Amritsar as revealed by the survey, is presented below.

3.2. *Age, Sex and marital status*

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1

Percentage distribution of family members by age, sex and marital status

Sex and marital status	Number of members (unestimated)	Age (years)							Total	Percentage distribution of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<i>Men</i>										
Unmarried	560	33.53	33.10	32.51	0.76	..	0.10	..	100.00	29.36
Married	501	..	0.38	66.17	25.73	1.94	1.87	3.91	100.00	26.35
Widowed	28	..	..	12.53	20.64	23.19	10.88	32.76	100.00	1.14
Divorced	..	..	..	..	..	..	..	..	..	..
Separated	2	..	..	100.00	..	..	..	..	100.00	0.06
Sub-total	1,091	17.29	17.24	47.78	12.72	1.36	1.14	2.47	100.00	56.93
<i>Women</i>										
Unmarried	382	43.30	47.82	8.88	..	..	..	..	100.00	19.39
Married	390	0.17	0.12	78.92	17.14	1.81	0.55	1.29	100.00	20.46
Widowed	56	..	..	2.65	45.51	6.77	27.37	17.70	100.00	3.20
Divorced	..	..	..	..	..	..	..	..	..	..
Separated	1	..	..	..	100.00	..	..	..	100.00	0.02
Sub-total	829	19.51	21.51	41.78	11.60	1.37	2.30	1.93	100.00	43.07
Total	1,920	18.25	19.08	45.20	12.23	1.36	1.64	2.24	100.00	100.00
Number of members (unestimated)										
	..	351	384	838	248	33	30	36	1,920	..

Taking all the family members living with the families at the centre, 57 per cent. were men and 43 per cent. women. Children of 14 years of age or below constituted about 37 per cent. of the total and persons of 55 years and above about 5 per cent. Of the persons falling in the age-group 15 to 54, about 60 per cent. were men and 40 per cent. women. In this age-group, among men 28 per cent. were unmarried, 71 per cent. married and the remaining 1 per cent. were widowers and separated. Among women in the same age-group 7 per cent. were unmarried, 85 per cent. married and the remaining 8 per cent. were widowed and separated.

3.3. Religion and size

TABLE 3.2
Percentage distribution of families by religion and size

Size of family	Religion			All
	Hinduism	Sikhism	Rest	
1	2	3	4	5
One	36.90	12.63	33.95	30.13
Two and three	23.37	26.30	7.88	23.98
Four and five	22.05	39.37	20.80	26.85
Six and seven	14.69	15.29	37.37	15.14
Above seven	2.99	6.41	..	3.90
Total	100.00	100.00	100.00	100.00
Percentage of families to total	71.08	27.65	1.27	100.00
Average size of the family	3.11	4.13	3.85	3.40
Average number of children per family	1.05	1.81	2.04	1.27

The proportion of families in the size classes two and three and four and five, among themselves, constituted about 51 per cent. of the total.

3.4. Language and size

Table 3.3 shows the percentage distribution of families by mother-tongue and size giving a few more details such as average size and average number of children per family.

TABLE 3.3
Percentage distribution of families by mother-tongue and size

Size of family	Mother-tongue			All
	Hindi	Punjabi	Rest	
1	2	3	4	5
One	76.26	19.69	38.50	30.13
Two and three	17.10	25.50	23.54	23.98
Four and five	4.03	31.84	25.23	26.85
Six and seven	2.61	18.13	10.48	15.14
Above seven	..	4.84	2.25	3.90
Total	100.00	100.00	100.00	100.00
Percentage of families to total	16.96	78.42	4.62	100.00
Average size of the family	1.53	3.84	2.86	3.40
Average number of children per family	0.24	1.51	0.96	1.27

Punjabi speaking families formed about 78 per cent. of the total, Hindi speaking about 17 per cent, and the remaining about 5 per cent. families had other languages as their mother-tongue.

3.5. Literacy

The levels of literacy among family members by age and family income classes are presented in table 3.4.

TABLE 3.4

Percentage distribution of family members in various monthly family income classes by age group and levels of literacy

Age group and educational standards	Monthly family income class (Rs.)							
	* <30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>(i) Age less than 5 years</i>								
Below primary	..	..	1.75	1.14	..	0.92	..	0.86
No education	100.00	100.00	98.25	98.86	100.00	99.08	100.00	99.14
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<i>(ii) Age 5 years and above</i>								
Illiterate	43.09	58.69	50.19	41.00	45.18	33.78	29.57	44.57
Below primary	19.48	16.67	20.22	25.07	22.33	29.03	23.63	22.70
Primary	30.57	14.16	19.99	21.78	20.46	20.86	25.35	20.32
Middle	6.86	8.76	7.58	11.42	10.52	12.73	16.23	10.40
Matriculation	..	1.72	2.02	0.48	1.51	2.54	4.03	1.72
Others	..	..	..	0.25	..	1.06	1.19	0.29
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Only a negligible percentage of children aged less than 5 years had started receiving education and they too were concentrated only in three income classes. Taking all members aged 5 years and above, about 45 per cent. were illiterate and 2 per cent. had received matriculation or higher standards of education.

3.6. Distribution of family members by age, sex and activity status

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for gainful employment and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, i.e., persons seeking employment and persons not seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in table 3.5.

*The sign '<' in this and subsequent tables denotes 'less than'.

TABLE 3.5

Percentage distribution of family members by age, sex and activity status

Sex and activity status	Number of members (unestimated)	Age (years)								Percent-age distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
<i>Male</i>										
Employer	..	..	..	..	..	..	..	..	..	..
Employee	606	..	0.14	76.18	21.91	0.94	0.58	0.25	100.00	31.52
Apprentice	11	..	41.75	58.25	..	..	..	..	100.00	0.44
Self-employed	19	..	..	34.79	22.65	0.69	17.34	18.53	100.00	1.20
Unemployed	7	..	..	83.64	16.36	..	..	..	100.00	0.38
Unpaid family labour	..	..	..	..	..	..	..	..	..	..
Not in labour force	448	42.11	40.99	9.39	..	1.70	1.09	4.72	100.00	23.39
Sub-total	1,091	17.29	17.24	47.78	12.72	1.36	1.14	2.47	100.00	56.93
<i>Female</i>										
Employer	..	..	..	..	..	..	..	..	..	..
Employee	14	..	..	22.81	44.18	..	..	33.01	100.00	0.83
Apprentice	..	..	..	..	..	..	..	..	..	..
Self-employed	20	..	..	50.13	41.96	..	7.91	..	100.00	1.43
Unemployed	9	..	9.29	47.36	43.35	..	..	..	100.00	0.41
Unpaid family labour	..	..	..	..	..	..	..	..	..	..
Not in labour force	786	20.80	22.84	41.82	9.53	1.46	2.17	1.38	100.00	40.40
Sub-total	829	19.51	21.51	41.78	11.60	1.37	2.30	1.93	100.00	43.07
Total	1,920	18.25	19.08	45.20	12.23	1.36	1.64	2.24	100.00	100.00

It has to be borne in mind that the universe covered in this case was only a particular section of the working class population in Amritsar comprising families which derived a major part of their income from employment in registered factories. Naturally, the percentage of unemployed was very small among this section of working class population and persons were either gainfully occupied or not in the labour force. Taking the whole population, the labour force participation was of the extent of 36.21 per cent. consisting of gainfully occupied and unemployed categories.

3.7. Distribution of family members by age, sex and economic status

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose income was not adequate for his/her own maintenance and non-earning dependant as one who earned no income at all and was dependent for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given below:—

TABLE 3.6

Percentage distribution of family members by age, sex and economic status

Economic status and sex	Number of members (unesti- mated)	Age (years)								Percent- age distribu- tion of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
<i>Earners</i>										
Male	618	..	..	75.47	22.30	1.05	0.67	0.51	100.00	32.36
Female	11	..	..	46.06	45.82	..	..	8.12	100.00	0.53
Sub-total	629	..	..	75.00	22.68	1.03	0.66	0.63	100.00	32.89
<i>Earning dependants</i>										
Male	19	..	17.26	42.41	2.76	4.03	18.91	14.63	100.00	0.92
Female	25	..	..	41.32	39.77	..	6.23	12.68	100.00	1.82
Sub-total	44	..	5.82	41.68	27.30	1.36	10.50	13.34	100.00	2.74
<i>Non-earning dependants</i>										
Male	454	41.63	40.82	10.12	..	1.68	1.08	4.67	100.00	23.65
Female	793	20.63	22.76	41.75	9.89	1.45	2.15	1.37	100.00	40.72
Sub-total	1,247	28.35	29.39	30.13	6.26	1.53	1.76	2.58	100.00	64.37
Total	1,920	18.25	19.08	45.20	12.23	1.36	1.64	2.24	100.00	100.00
Number of mem- bers (unesti- mated) .										
	..	351	384	838	248	33	30	36	1,920	..

It will be seen that earners constituted about 33 per cent. of the total and the proportion of earning dependants was very little, being about 3 per cent. of the total. The remaining 64 per cent. was accounted for by the non-earning dependants who consisted mainly of children and women doing household work. Earners and earning dependants were mostly in the age group 15 to 54 years.

3.8. Family size, composition, economic status and earning strength by income

3.81. Analysis by family income—

For the purpose of analysis the families have been classified into seven monthly family income classes and five family size groups. It may be pointed out here that the lowest income class accounts for a

very small fraction of the total families and as such no attempt has been made to draw any conclusions on the basis of the figures given under this class in the analysis of the table given below and subsequent tables. The two way distribution of families by income and size is given in table 3.7.

TABLE 3.7

Percentage distribution of families by family income and family size

Family size	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
One	39.63	58.46	33.06	27.93	9.74	3.70	4.07	30.13
Two and three	24.66	22.34	30.71	24.30	18.60	16.54	21.86	23.98
Four and five	6.02	14.78	26.43	31.88	35.57	38.42	15.01	26.85
Six and seven	29.69	4.42	9.42	15.74	23.17	29.55	38.53	15.14
Above seven	..	..	0.38	0.15	12.92	11.79	20.53	3.90
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	1.99	21.21	27.83	21.04	13.99	10.39	3.55	100.00
Number of families (unestimated)	11	119	166	117	70	55	23	561

Single-member families, who constituted about 30 per cent. of the total, were in significant numbers in the lower income classes of 'Rs. 30 to less than Rs. 120'. As against this, the families in the middle size group of four and five members (constituting about 27 per cent. of the total) were in significant numbers in the income classes of 'Rs. 60 to less than Rs. 210'. The proportion of families having more than seven members was quite small being about 4 per cent. of the total. The composition of families by the economic status of members is given in table 3.8.

TABLE 3.8
Composition of families by economic status

Category of members	Average number of members per family by monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Earners</i>								
Adult male . . .	1.00	0.96	1.01	1.12	1.19	1.37	1.50	1.10
Adult female . . .	0.10	0.05	..	0.01	..	0.01	0.04	0.02
Children male . . .	..	..	..	..	..	..	..	..
Children female . . .	..	..	..	..	..	..	..	..
All earners . . .	1.10	1.01	1.01	1.13	1.19	1.38	1.54	1.12
<i>Earning dependants</i>								
Adult male . . .	..	..	0.03	0.01	0.05	0.07	0.03	0.03
Adult female . . .	..	0.05	0.04	0.12	0.09	0.01	..	0.06
Children male . . .	..	0.01	0.01	..	..	..	..	0.01
Children female . . .	..	..	..	..	..	..	..	..
All earning dependants	..	0.06	0.08	0.13	0.14	0.08	0.03	0.10
<i>Non-earning dependants</i>								
Adult male . . .	0.07	0.09	0.09	0.14	0.30	0.16	0.23	0.14
Adult female . . .	0.77	0.34	0.71	0.77	1.14	1.29	1.24	0.78
Children male . . .	0.81	0.27	0.43	0.64	1.13	1.23	1.40	0.66
Children female . . .	0.28	0.23	0.57	0.58	0.87	1.02	1.11	0.60
All non-earning dependants . . .	1.93	0.93	1.80	2.13	3.44	3.70	3.98	2.18
<i>Total</i>								
Adult male . . .	1.07	1.05	1.13	1.27	1.54	1.60	1.76	1.27
Adult female . . .	0.87	0.44	0.75	0.90	1.23	1.31	1.28	0.86
Children male . . .	0.81	0.28	0.44	0.64	1.13	1.23	1.40	0.67
Children female . . .	0.28	0.23	0.57	0.58	0.87	1.02	1.11	0.60
All members . . .	3.03	2.00	2.89	3.39	4.77	5.16	5.55	3.40
Number of members (unestimated) . . .	38	239	492	420	324	282	125	1,920

The average number of members per family was 3.40. Of these, 1.12 or 33 per cent. were earners, 0.10 or 3 per cent. earning dependants and 2.18 or 64 per cent. were non-earning dependants. It will be seen that, on the whole, the number of earners and non-earning dependants increased appreciably in higher income groups. This tendency, however, was not revealed in the case of earning dependants.

More light on the variation in the earning strength with family income is thrown by table 3.9 which gives the distribution of families by earning strength and income.

TABLE 3.9
Percentage distribution of families by earning strength

Earning strength	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
One earner	100.00	93.35	90.69	76.48	71.72	65.80	54.08	81.90
One earner and one or more earning depen- dants . . . . .	..	6.08	8.01	10.52	8.46	3.32	..	7.26
Two earners . . . . .	..	0.57	1.30	12.24	16.03	23.77	38.84	9.15
Two earners and one or more earning de- pendants . . . . .	..	..	..	0.76	3.52	..	2.93	0.76
Three earners . . . . .	..	..	..	..	0.27	2.39	..	0.29
Three earners and one or more earning de- pendants . . . . .	..	..	..	..	..	4.72	..	0.49
More than three ear- ners with or without earning dependants	..	..	..	..	..	..	4.15	0.15
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

It will be seen that the proportion of families having only one earner was the largest, being about 82 per cent. of the total. The percentage of families having three earners and more was negligible, being less than one per cent.

Table 3.10 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey were more than similar earnings of any other earner of the family employed in a registered factory.

TABLE 3.10

**Percentage distribution of families by earning strength by relation-
ship with the main earner**

Family earning strength by rela- tionship with main earner	Number of families (unesti- mated)	Monthly family income class (Rs.)							Total	Percent- age dis- tribution of fa- milies
		<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 & above		
1	2	3	4	5	6	7	8	9	10	11
Self	466	2.43	24.10	30.84	19.66	12.26	8.36	2.35	100.00	81.90
Self and wife or husband	11	..	15.08	14.01	37.24	23.80	9.87	..	100.00	2.58
Self and one or more children	14	..	..	16.62	31.91	17.35	12.01	22.11	100.00	2.00
Self, wife or husband and one or more children	2	..	..	..	59.91	40.09	..	..	100.00	0.53
Self and one or more other family members	68	..	8.45	14.51	23.23	21.32	23.40	9.09	100.00	12.99
Self, wife or husband and one or more other family members . . . . .	..	..	..	..	..	..	..	..	..	..
Self, one or more children and one or more other family members . . . . .	..	..	..	..	..	..	..	..	..	..
Self, wife or husband, one or more children and one or more other family members . . . . .	..	..	..	..	..	..	..	..	..	..
All families	561	1.99	21.21	27.83	21.04	13.99	10.39	3.55	100.00	100.00
Number of families (unestimated) . . . . .	..	11	119	166	117	70	55	23	561	..

Taking all families, the main earner was the sole earner in about 82 per cent. of the cases. In 2.5 per cent. of the cases, he/she was assisted by wife/husband, in 2 per cent. of the cases by children, in 0.5 per cent. of the cases by wife/husband and children and in the remaining about 13 per cent. of the cases by other family members.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3.11 gives the number of dependants per 100 families by their relationship to the main earner and monthly family income classes. The dependants have been classified into three categories, viz., living with the family, living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3.8. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3.11

Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner

Category of dependants and relationship to main earner	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
	2	3	4	5	6	7	8	9
<i>Living with family</i>								
Wife or husband .	50.72	24.97	58.23	57.53	64.77	77.79	75.14	54.43
Son or daughter .	114.62	48.45	94.72	120.68	171.59	213.30	231.24	119.11
Father, mother, uncle, aunt .	27.83	9.03	12.62	20.32	38.27	26.26	35.70	19.61
Brother, sister, cousin .	..	10.25	12.10	8.86	39.92	41.85	37.68	18.68
Nephew, niece .	..	..	..	3.14	18.17	2.03	6.76	3.65
Father-in-law, mother- in-law, brother-in- law, sister-in-law .	..	..	1.42	0.91	5.23	6.30	6.76	2.21
Son-in-law, daughter- in-law .	..	..	..	0.91	0.81	1.26	..	0.44
Grand children .	..	..	0.38	..	1.63	..	..	0.23
Others .	..	0.41	..	0.76	0.75	1.26	4.52	0.64
Total .	193.17	93.11	179.47	213.11	344.14	370.05	397.80	219.10

Table 3.11 contd.

<i>Living away from family</i>								
Wife or husband . . .	8.02	15.20	9.97	12.63	4.72	1.77	5.79	9.86
Son or daughter . . .	8.02	18.00	16.53	27.76	14.74	21.23	..	18.69
Father, mother, uncle, aunt . . .	30.03	11.60	13.84	19.80	9.12	20.97	34.48	15.75
Brother, sister, cousin . . .	6.02	13.83	4.58	8.88	11.66	8.90	10.34	9.12
Nephew, niece . . .	..	..	..	0.36	..	..	4.18	0.22
Father-in-law, mother-in-law, brother-in-law, sister-in-law . . .	..	..	..	0.18	..	..	..	0.04
Son-in-law, daughter-in-law . . .	..	..	2.56	..	..	..	5.30	0.90
Grand children . . .	..	..	3.94	..	..	..	5.30	1.29
Others . . .	..	..	..	..	3.31	..	..	0.46
Total . . .	52.09	58.63	51.42	69.61	43.55	52.87	65.39	56.33

<i>Dependent units</i>								
Number of dependent units living away per 100 families . . .	9.33	17.03	17.09	16.41	12.96	17.28	5.30	15.80

Ignoring the lowest income class, the number of dependants living with family increased progressively with the increase in the monthly family income. There was no such clear tendency in the case of dependants or dependent units living away.

The distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependants living away) is presented in table 3.12 by three broad income classes. The first two groups, unmarried earner and husband or wife, consist of single workers who may have dependants living elsewhere.

TABLE 3.12

Percentage distribution of families by family composition (in terms of relationship with the main earner) and income

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)							All
	Unmarried	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Unmarried earner and other members	Rest	
	3	4	5	6	7	8	9	
Below 60 . . .	57.20	35.98	32.02	11.11	4.72	30.07	15.26	23.20
60--<120 . . .	39.57	56.65	60.75	53.17	42.68	25.30	46.73	48.87
120 and above . . .	3.23	7.37	7.23	35.72	52.60	44.63	38.01	27.93
Total . . .	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total . . .	11.28	18.85	6.45	35.13	12.99	7.26	8.04	100.00
Number of families (Unestimated) . . .	63	106	35	202	72	34	49	561

Family type consisting of husband, wife and children constituted about 35 per cent. of the total families.

Table 3.13 gives the distribution of families by family composition in terms of adults and children (excluding dependants living away) and level of income.

TABLE 3.13

Percentage distribution of families by family composition (in terms of adults/children) and income

Monthly family income class (Rs.)	Family composition (in terms of adults/children)										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Below 60	43.95	82.86	33.97	7.19	14.19	10.07	..	13.67	12.50	5.57	23.20
60-120	50.23	17.14	43.63	72.69	59.11	43.42	67.27	43.94	45.86	33.05	48.87
120 and above	5.82	..	22.40	20.12	26.70	46.51	32.73	42.39	41.64	61.38	27.93
Total .	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percent- age of families to total	30.01	0.86	11.32	9.30	8.07	14.72	2.56	4.75	6.93	11.48	100.00
Number of fami- lies (un- estimat- ed) .	168	6	59	57	44	82	15	20	50	60	561

The common types of families were 1 adult (workers living singly) and 2 adults with or without children.

3.82. Analysis by per capita income—

Per capita income of families allows for variations in size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analysis of data were, however, undertaken by adopting per capita family income as the classification character. Some of these analyses are presented below. Table 3.14 gives the percentage distribution of families by monthly per capita income class and family size.

TABLE 3.14

Percentage distribution of families by per capita income and family size

Family size	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
One	18.34	..	3.11	..	..	11.52	28.27	75.23	83.81	30.13
Two and three	..	..	6.43	6.95	32.33	43.18	35.15	17.46	15.58	23.98
Four and five	13.77	43.46	41.04	50.46	37.89	32.35	31.15	1.89	0.61	26.85
Six and seven	67.89	56.55	43.17	28.91	24.02	10.10	5.43	3.52	..	15.14
Above seven	..	..	6.25	13.68	5.76	2.85	..	1.90	..	3.90
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	0.87	1.77	7.63	13.45	13.04	20.83	12.82	12.48	17.11	100.00
Number of families (unestimated)	6	14	47	66	81	109	72	74		

It will be seen that in higher per capita income classes a comparatively large percentage of families were low size families and conversely a larger percentage of large size families were in the low per capita income classes.

Table 3.15 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3.15

Composition of families (economic status) by per capita income classes

Economic status of members	Average number of members per family by monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Earners	1.00	1.07	1.13	1.13	1.18	1.14	1.09	1.03	1.10	1.12
Earning dependants	..	0.12	0.10	0.29	0.13	0.12	0.02	..	..	0.10
Non-earning dependants	4.08	4.34	4.22	4.00	3.42	2.28	1.69	0.50	0.11	2.18
All members	5.08	5.53	5.45	5.42	4.73	3.54	2.80	1.58	1.21	3.40

The proportion of earners to total members in the family increased with the increase in the per capita income. The earning dependants constituted only a small proportion of the total family members.

CHAPTER 4

FAMILY INCOME AND RECEIPTS

4.1. Concepts and definitions

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in details:—

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, overtime earnings, other earnings and concessions;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade, profession; and
- (iii) Income from other sources such as receipts from rented properties, viz., land and house, pension, cash assistance, gifts and concessions, interest and dividends, chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

4.2. Average monthly income per family and per capita

The average monthly income per family was Rs. 99.01 and the average per capita income was Rs. 29.08. The average monthly income per family and per capita according to different family income groups is given below:—

TABLE 4.1
Average monthly income by income classes

Item	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly income</i>								
Average per family.	16.20	48.39	72.59	102.82	133.20	169.63	290.52	9.01
Average per capita	5.35	24.23	25.10	30.25	27.94	32.87	52.35	29.08
Percentage of families to total	1.99	21.21	27.83	21.04	13.99	10.39	3.55	100.00

The average monthly income per family varied from Rs. 48.39 in the income class 'Rs. 30 to less than Rs. 60' to Rs. 290.52 in the highest income class. Ignoring the lowest and the highest income classes, the average per capita income showed less variation than the average per family income in the different family income classes.

4.3 Income by category of earner

Table 4.2. gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2

Average monthly income per family by source, category of earner and family income classes

Category of earner and source	Monthly family income class (Rs.)								All
	<30	30—<60	60—<90	90—<120	120—<150	150—<210	210 and above		
1	2	3	4	5	6	7	8		9
<i>Men</i>									
Paid employment . . .	15.91	44.54	68.84	96.48	117.34	152.04	262.76		90.77
Self-employment . . .	..	..	0.87	1.80	8.57	10.47	13.77		3.41
Other sources . . .	0.29	1.16	2.08	2.49	5.68	6.03	12.54		3.22
Sub-total : by men . . .	16.20	45.70	71.79	100.77	131.59	168.54	289.07		97.40
<i>Women</i>									
Paid employment . . .	..	2.16	0.42	1.30	..	0.72	1.45		0.98
Self-employment . . .	..	0.33	0.18	0.41	1.38	0.06	..		0.40
Other sources . . .	..	0.05	..	0.04	..	..	..		0.02
Sub-total : by women . . .	..	2.54	0.60	1.75	1.38	0.78	1.45		1.40
<i>Children</i>									
Paid employment . . .	..	0.15	0.22	..	..	..	..		0.09
Self-employment . . .	..	..	..	..	..	..	..		..
Other sources . . .	..	..	..	..	..	..	..		..
Sub-total : by children . . .	..	0.15	0.22	..	..	..	..		0.09
<i>Family</i>									
Paid employment . . .	..	..	—0.03	0.23	0.16	0.31	..		0.09
Self-employment . . .	..	..	0.01	0.07	0.07	..	..		0.03
Other sources . . .	..	..	..	..	..	..	..		..
Sub-total : by family . . .	..	..	—0.02	0.30	0.23	0.31	..		0.12
<i>Total</i>									
Paid employment . . .	15.91	46.85	69.48	97.78	117.34	152.76	264.21		91.84
Self-employment . . .	..	0.33	1.02	2.44	10.11	10.84	13.77		3.90
Other sources . . .	0.29	1.21	2.09	2.60	5.75	6.03	12.54		3.27
Total income . . .	16.20	48.39	72.59	102.82	133.20	169.63	290.52		99.01
Percentage of families to total . . .	1.99	21.21	27.83	21.04	13.99	10.39	3.55		100.00

An analysis of income by category of earner shows that men contributed the largest amount to the average monthly family income from all the three sources. Women also contributed, though small in amount, to the family income. The contribution of children and 'family' was negligible.

Table 4.3 gives a break-up of the average monthly income by category of earner and source of earnings separately for different per capita income classes.

TABLE 4.3

Average monthly income per family by category of earner, source and monthly per capita income classes

Category of earner and source	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
	1	2	3	4	5	6	7	8	9	10
Men										
Paid employment . .	7.87	38.86	64.00	77.81	91.79	91.72	104.82	87.30	112.54	90.77
Self-employment . .	..	..	0.77	8.08	4.64	6.04	2.61	0.19	0.19	3.41
Other sources . .	..	0.82	3.57	4.42	3.50	1.55	5.42	1.44	3.99	3.22
Sub-total by men . .	7.87	39.68	68.34	90.31	99.93	99.31	112.85	88.93	116.72	97.40
Women										
Paid employment . .	..	..	..	2.38	2.15	1.20	0.98	..	..	0.98
Self-employment . .	..	..	0.41	0.46	0.86	0.99	—0.04	..	..	0.40
Other sources . .	..	..	..	0.06	0.06	0.02	..	..	..	0.02
Sub-total : by women . .	..	..	0.41	2.90	3.07	2.21	0.94	..	..	1.40
Children										
Paid employment . .	..	1.78	..	0.27	0.18	..	..	..	..	0.09
Self-employment . .	..	..	..	..	..	..	..	..	..	..
Other sources . .	..	..	..	..	..	..	..	..	..	..
Sub-total : by children . .	..	1.78	..	0.27	0.18	..	..	..	..	0.09
Family										
Paid employment . .	..	..	..	..	..	..	..	..	..	..
Self-employment . .	..	..	..	—0.16	0.26	0.15	0.39	..	..	0.09
Other sources . .	..	..	..	0.09	0.05	0.04	..	..	..	0.03
Sub-total : by family . .	..	..	..	—0.07	0.31	0.19	0.39	..	..	0.12
Total										
Paid employment . .	7.87	40.64	64.00	80.46	94.12	92.92	105.80	87.30	112.54	91.84
Self-employment . .	..	..	1.18	8.38	5.76	7.18	2.96	0.19	0.19	3.90
Other sources . .	..	0.82	3.57	4.57	3.61	1.61	5.42	1.44	3.99	3.27
Total income . .	7.87	41.46	68.75	93.41	103.49	101.71	114.18	88.93	116.72	99.01

The average monthly income per family increased from Rs. 41.46 in the per capita income class 'Rs. 5 to less than Rs. 10' to Rs. 103.49 in the per capita income class 'Rs 20 to less than Rs. 25' and thereafter showed fluctuations.

4.4. Income and other receipts by components

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4.4
Average monthly receipts by components and family income classes

Source	Monthly family income class (Rs.)								
	<30	<30—60	60—<90	90—<120	120— <150	150— <210	210 and above	All	
	1	2	3	4	5	6	7	8	9
<i>Paid employment</i>									
Basic wages and allowances	15.91	45.57	67.05	93.45	109.82	144.18	181.89	85.11	
Bonus and commission . . . . .	..	0.22	0.15	2.32	3.62	1.46	66.54	3.60	
Concessions . . . . .	..	0.12	0.19	0.33	1.03	1.45	15.04	0.98	
Rest . . . . .	..	0.94	2.09	1.68	2.87	5.67	0.74	2.15	
Sub-total : paid employment	15.91	46.85	69.48	97.78	117.34	152.76	264.21	91.84	
<i>Self-employment</i>									
Agriculture . . . . .	..	..	..	0.41	..	..	..	0.09	
Animal husbandry . . . . .	..	..	0.17	0.06	3.31	4.14	1.60	1.01	
Trade . . . . .	..	..	..	..	2.94	4.24	6.09	1.07	
Rest . . . . .	..	0.33	0.85	1.97	3.86	2.46	6.08	1.73	
Sub-total : self-employment . . . . .	..	0.33	1.02	2.44	10.11	10.84	13.77	3.90	
<i>Other income</i>									
Rent	0.29	0.41	0.76	1.04	2.45	1.81	3.74	1.19	
Rest . . . . .	..	0.80	1.33	1.56	3.30	4.22	8.80	2.08	
Sub-total : other income	0.29	1.21	2.09	2.60	5.75	6.03	12.54	3.27	
Total income	16.20	48.39	72.59	102.82	133.20	169.63	290.52	99.01	
<i>Other receipts</i>									
Sale of assets other than shares, etc.	0.09	0.16	1.41	1.55	..	0.21	..	0.77	
Credit purchase	30.28	10.27	9.84	7.89	13.56	15.55	10.63	11.07	
Loan taken	15.20	8.52	5.95	10.83	14.58	11.98	8.58	9.63	
Rest	25.10	1.80	7.42	12.19	25.84	27.94	13.48	12.51	
Sub-total : other receipts	70.67	20.75	24.62	32.46	53.98	55.68	32.69	33.98	
Total receipts	86.87	69.14	97.21	135.28	187.18	225.31	323.21	132.99	
Percentage of families to total	1.99	21.21	27.83	21.04	13.99	10.39	3.55	100.00	

A major portion (about 86 per cent.) of the family income was derived from basic wages and allowances.

Bonus and commission accounted for Rs. 3.60 or 3.64 per cent. of the total income. The average monthly income from concessions and 'rest' comprising overtime earnings, etc., was Re. 0.98 or 0.99 per cent. and Rs. 2.15 or 2.17 per cent. respectively of the total income.

Income from self-employment and others was comparatively low.

'Other receipts' obtained through decreasing assets and increasing liabilities, comprised receipts from sale of assets, shares and securities, withdrawal of savings, credit purchases and loans taken, etc. These capital receipts amounted to Rs. 33.98 or 34.32 per cent. of the total income taking all the families together. Families in the lower income groups depended more on these receipts.

4.5 Income and other receipts by components and family size

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5

Average monthly income and other receipts by components and family size

(In Rupees)

Type of receipt	Family size								
	One	Two	Three	Four	Five	Six	Seven	Over seven	All
1	2	3	4	5	6	7	8	9	10
<i>Income from paid employment</i>									
Basic wages and allowances	65.38	84.49	87.47	92.30	95.72	94.78	99.85	126.15	85.11
Bonus and commission	1.89	3.19	0.33	0.94	2.35	11.60	5.21	21.80	3.60
Overtime earnings	1.33	1.09	1.41	2.01	2.35	1.63	0.92	..	1.48
Other earnings	0.23	1.09	1.49	..	0.76	1.04	1.69	..	0.67
Concession	0.60	0.08	3.82	0.53	0.08	1.74	0.92	0.77	0.98
Total	69.43	89.94	94.52	95.78	101.26	110.79	108.59	148.72	91.84
<i>Income from self-employment</i>									
Boarding and lodging services	..	..	0.17	0.07	0.17	0.69	0.31	..	0.13
Agriculture	..	..	..	..	..	..	1.38	..	0.09
Animal husbandry	..	..	-0.25	2.21	4.79	1.28	0.61	-0.26	1.01
Trade	..	..	..	..	..	1.86	5.67	13.85	1.07
Profession	..	0.34	0.75	0.33	..	3.13	2.61	8.97	0.97
Others	..	..	0.25	1.54	0.33	0.35	4.45	0.26	0.63
Total	..	0.34	0.92	4.15	5.29	7.31	15.03	22.82	3.90
<i>Other income</i>									
Net rent from land	..	..	..	..	..	..	..	..	..
Net rent from house	0.17	0.76	0.91	0.94	1.26	2.55	1.07	9.23	1.19
Net rent from others	..	..	..	..	..	..	..	..	..
Pension	..	..	..	..	..	..	..	..	..
Cash assistance	0.83	..	1.74	0.07	1.26	0.58	2.00	2.82	0.91
Gifts and concession	0.86	0.92	1.00	2.47	1.09	1.39	0.61	0.26	1.16
Interest and dividends	..	..	..	..	..	..	..	..	..
Chance games and lotteries	..	..	0.08	..	..	..	..	..	0.01
Total	1.86	1.68	3.73	3.48	3.61	4.52	3.68	12.31	3.27
Total Income	71.29	91.96	99.17	103.41	110.16	122.62	127.30	183.85	99.01
<i>Other gross receipts</i>									
Sales of shares and securities	..	..	..	0.81	..	..	..	..	0.12
Withdrawal of savings	7.27	3.27	4.90	17.54	13.85	10.79	7.21	14.62	9.41
Sale of other assets	..	0.08	0.50	1.94	2.43	1.16	0.31	..	0.77
Credit purchase	5.37	10.23	10.54	11.58	17.30	16.82	14.11	20.51	11.07
Loan taken	9.86	3.94	6.22	3.21	14.86	22.85	14.42	7.18	9.63
Rest	1.13	1.00	3.98	1.27	1.60	3.37	0.15	34.87	2.98
Total	23.63	18.52	26.14	36.35	50.04	54.99	36.20	77.18	33.98
Total receipts	94.92	110.48	125.31	139.76	160.20	177.61	163.50	261.03	132.99

The average income per family gradually increased from Rs. 71.29 in case of single-member families to Rs. 183.85 in case of families having more than 7 members.

Income from paid employment constituted about 93 per cent. of the total income. 'Basic wages and allowances' was by far the most important component of income from paid employment in all size-classes. The comparatively small contribution of other sources such as bonus and commission, overtime earnings, concessions and other earnings fluctuated in different size classes.

Income from self-employment was relatively high in case of large sized families of 7 or more members. Income from 'other sources' e.g., rent, cash assistance, etc., fluctuated in different size classes.

4.6 Income and other receipts by family composition

4.61. In terms of relationship with the main earner—

The composition of the family is an important factor which influences the level of family income. This can be seen from table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4.6

Average monthly income and other receipts by family composition in terms of relationship with the main earner

(In Rupees)

Item	Family composition (in terms of relationship with main earner)							
	Unmar- ried earner	Hus- band or wife	Hus- band and wife	Hus- band, wife and children	Hus- band, wife, children and other mem- bers	Unmar- ried earner and other mem- bers	Rest	All
	1	2	3	4	5	6	7	8
Income	62.64	75.98	74.24	112.36	118.87	106.91	125.49	99.01
Other receipts	18.96	26.55	19.10	37.54	66.29	27.49	22.57	33.98
Total	81.60	102.53	93.34	149.90	185.16	134.40	148.06	132.99
Percentage of families to total	11.28	18.85	6.45	35.13	12.99	7.26	8.04	100.00

The average monthly receipts per family amounted to Rs. 132.99. The major portion (Rs. 99.0) of this consisted of income from paid employment, self-employment and other sources such as rent, pension, gifts, concessions, etc., and the remaining Rs. 33.98 was derived from 'other receipts' comprising sale of assets, shares and securities, loans withdrawals of savings, etc.

Receipts other than income, i.e., in the nature of diminution of assets or increase in liabilities, played a comparatively unimportant part in the case of families classified as 'rest' the proportion of such receipts to income being about 18 per cent. These capital receipts, however, accounted for about 56 per cent., 35 per cent., 33 per cent. and 30 per cent. of the income respectively in case of families consisting of husband, wife, children and other members; husband or wife; husband, wife and children and unmarried earner.

4.62. *In terms of the number of adults and children—*

Table 4.7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4.7

Average monthly income and other receipts by family composition in terms of adults/children

(In Rupees)

Item	Family composition (in terms of adults/children)										
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All
1	2	3	4	5	6	7	8	9	10	11	12
Income	70.97	50.49	95.19	95.87	97.66	123.98	115.03	109.96	118.73	131.11	99.01
Other re- ceipts	23.70	21.86	18.02	25.90	40.93	39.44	29.19	36.93	66.72	52.27	33.98
Total	94.67	72.35	113.21	121.77	138.59	163.42	144.22	146.89	185.45	183.38	132.99
Percentage of families to total	30.01	0.86	11.32	9.30	8.07	14.72	2.56	4.75	6.93	11.48	100.00

The proportion of 'other receipts' to the income was comparatively high in case of families consisting of 3 adults and more than 1 child, 1 adult and children, 2 adults and 2 children and 'other families', being about 56 per cent., 43 per cent., 42 per cent. and 40 per cent. respectively.

CHAPTER 5

FAMILY EXPENDITURE AND DISBURSEMENTS

5.1. Concepts and definitions

5.11. Disbursements—

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, i.e., amount spent to increase assets or decrease liabilities. The main heads under each were as follows:—

Expenditure on current living

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services;
- (v) Clothing, bedding, footwear and headwear;
- (vi) Miscellaneous which comprised:
 - (a) Medical care,
 - (b) Personal care,
 - (c) Education and reading,
 - (d) Recreation and amusement,
 - (e) Transport and Communication,
 - (f) Subscription, and
 - (g) Personal effects and other miscellaneous expenses;
- (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants.

Capital outlays

- (i) Savings and investment; and
- (ii) Debts repaid.

The last two items under expenditure on current living, viz., taxes, interest and litigation and remittances to dependants were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the term 'expenditure' will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market and at subsidised rate from the employer and the barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. Value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under

savings. In case of self-owned houses and land or rent-free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

5.12. *Treatment of non-family-members—*

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants, or paying guests who were not family members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor ($f/f+e$ where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra persons (e), the Investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras (e) it was assumed that consuming persons were sharing all items on prorata basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible it was not counted under 'e'.

5.13. *Consumption coefficients—*

For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research:

Adult male=1.0.

Adult female=0.9.

Child (below
15 years)=0.6.

5.2 *Expenditure pattern*

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking all families, the average monthly income of the family came to Rs. 99.01 and the average consumption expenditure worked out to Rs. 111.23, resulting in a deficit of Rs. 12.22. When items such as remittances to dependants

taxes and interest on loans were also included, i.e., expenditure on current living was considered, the deficit increased to Rs. 18.92. The analysis will first be made in terms of total consumption expenditure and other disbursements, i.e., non-consumption outgo and capital outlays, will be discussed separately.

5.21. Consumption expenditure—

Of the average consumption expenditure of Rs. 111.23 per family per month, an expenditure of Rs. 62.65 or 56.32 per cent. was incurred on food, Rs. 2.90 or 2.61 per cent on tobacco, pan, supari and intoxicants, Rs. 5.81 or 5.22 per cent. on fuel and lighting, Rs. 7.73 or 6.95 per cent. on housing, water charges and household appliances, etc., Rs. 14.75 or Rs. 13.26 per cent. on clothing, bedding, headwear, footwear, etc., and Rs. 17.39 or 15.63 per cent. on other items like personal care, medical care, transport and communications, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 22.29 per month. Table 5.1 which gives the details of average expenditure on food per adult consumption unit for the different income groups shows that the figures fluctuated within narrow limits.

TABLE 5.1

Average expenditure on food per adult consumption unit by income classes

Monthly family income class (Rs.)	Average number of members per family	Average number of equivalent adult con- sumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equivalent adult consumption unit (Rs.)
1	2	3	4	5
<30 . . .	3.03	2.51	46.54	18.54
30—<60 . . .	2.00	1.75	41.71	23.83
60—<90 . . .	2.89	2.41	50.56	20.98
90—<120 . . .	3.39	2.82	63.37	22.47
120—<150 . . .	4.77	3.84	83.89	2.58
150—<210 . . .	5.16	4.13	90.40	21.89
210 and above . . .	5.55	4.42	121.57	27.50
All	3.40	2.81	62.65	22.29

5.22. Non-consumption outgo and capital outlays—

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investments and debts repaid, worked out to Rs. 21.48 or about 19 per cent. of the total consumption expenditure. Of this, an expenditure of Rs. 6.13 was incurred towards repayment of debts, Rs. 8.65 on savings and investments, Rs. 6.32 on remittances to dependants, and Re. 0.38 on taxes, interest and litigation. Repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The more important items under savings and investments were provident fund (Rs. 2.62) and live-stock (Rs. 1.90). Of the above items, expenditure towards provident fund contribution was reported by a little more than 50 per cent. of the families surveyed. The amount remitted to dependants was quite high, being Rs. 6.32. It can naturally be anticipated that most of the remittances will ultimately go into the consumption of dependants living away.

5.23. *The budget of single-member families—*

Single-member families constituted about 30 per cent. of the total families. Such families generally consisted of industrial workers who lived alone in the city leaving their families or dependants at the native places. The average monthly income of single-member families was Rs. 71.29 and the average monthly consumption expenditure Rs. 69.33, leaving a surplus of Rs. 1.96. However, when items such as remittances to dependants, taxes and interest on loans, which form a part of current living expenditure, were included, the budget showed a deficit of Rs. 9.81 which was markedly less than the average deficit of Rs. 13.92 in case of all families.

Table 5.2 gives a comparison of consumption expenditure pattern, in terms of percentage expenditure on the various groups and sub-groups of items, between single-member families and multi-member families.

TABLE 5.2

Percentage expenditure on groups/sub-groups of items

Groups and sub-groups of items	Type of family		
	Single-member families	Multi-member families	All
1	2	3	4
Food	54.02	56.86	56.33
Pan, supari, tobacco and alcoholic beverages	4.59	2.15	2.61
Fuel and light	4.34	5.43	5.22
Rent for house and water charges	5.34	4.83	4.93
House repairs and upkeep, household appliances and utilities, furniture and furnishings and household services	1.87	2.06	2.02
Clothing, bedding, footwear, headwear and miscellaneous	14.28	13.02	13.26
Personal care	3.07	2.77	2.82
Education and reading	0.52	1.33	1.17
Recreation and amusement	1.49	0.65	0.81
Medical care	2.00	2.86	2.70
Other consumption expenditure	8.48	8.04	8.13
Total	100.00	100.00	100.00

Workers living singly spent proportionately less on food, fuel and light, house repairs, household appliances, furniture and furnishings and household services, education and reading, medical care and more on pan, supari, tobacco and intoxicants, house rent and water charges, clothing, bedding, footwear, headwear and miscellaneous, personal care, recreation and amusement and other consumption expenditure.

which consisted of transport and communications, subscription, gifts and charities, ceremonials, etc. Judged from the restricted angle of the proportionate expenditure on food, single workers had a higher level of living than the families. Taking the absolute figures, the expenditure on food per adult consumption unit was Rs. 20.49 per month in the case of multi-member families and Rs. 37.45 in case of single-member families. Taking important sub-groups under food, the average expenditure on cereals, pulses and prepared meals for adult consumption unit was Rs. 20.68 in case of single-member families and Rs. 9.59 in respect of multi-member families. The average expenditure on non-food items was also markedly high in case of single men. Thus, singlemen spent, on an average, Rs. 9.90, Rs. 2.13, Rs. 3.70 and Rs. 1.03 on clothing, bedding, footwear, headwear, etc. personal care, rent for housing and water charges and recreation and amusement as against the average expenditure per adult consumption unit of Rs. 4.69, Re. 1.00, Rs. 1.74 and Re. 0.23 respectively in the case of multi-member families.

5.3 Levels of expenditure by income and by family type

The overall average monthly expenditure was Rs. 117.93 per family, Rs. 34.64 per capita and Rs. 41.97 per adult consumption unit. Table 5.3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5.3

Average monthly expenditure by income classes

Item	Monthly family income class (Rs.)							
	<30	30—<60	60—<90	90—<120	120 —<150	150— —<210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly expenditure</i>								
Average per family	84.74	72.65	89.16	123.49	152.08	186.72	263.09	117.93
Average per capita	27.99	36.37	30.84	36.32	31.90	36.18	47.41	34.64
Average per adult consumption unit	33.82	41.54	36.96	43.81	39.55	45.22	59.53	41.97
Percentage of families to total	1.00	21.21	27.83	21.04	13.99	10.39	3.55	100.00

Ignoring the lowest income class, the average monthly expenditure per family increased from Rs. 72.65 in the income class 'Rs. 30 to less than Rs. 60' to Rs. 263.09 in the highest income class. Since family expenditure is determined largely by the family size and in each family by the sex-age differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. Taking average per capita expenditure in the family, and average expenditure per adult consumption unit there were only small variations from the overall average in the different income classes within the income range of 'Rs. 30 to less than Rs. 210' p.m. It will be seen that, ignoring the income classes 'Rs. 60 to less than Rs. 90,' 'Rs. 150 to less than Rs. 210' & 'Rs. 210 and above', the expenditure was more than income in all the income classes. The difference is met from 'other receipts, namely increase in liabilities and diminution of assets'. This has been discussed in detail in Chapter 7.

Table 5.4 shows how families with different *compositions* (in terms of relationship with main earner) were distributed in the three expenditure classes. Table 5.5 shows similar distribution of families in terms of adult-child composition. Both the tables show that generally with increasing number of members in the family a larger percentage of families come in higher expenditure classes.

TABLE 5.4

Percentage distribution of families by family composition (in terms of relationship with main earner) and expenditure

Monthly family expenditure class (Rs.)	Family composition (in terms of relationship with main earner)							
	Unmarried earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Unmarried earner and other members	Rest	All
	1	2	3	4	5	6	7	8
Below 60	..	44.54	29.69	16.38	2.20	..	7.40	5.54
60—120	..	52.33	51.50	61.68	51.04	26.47	41.20	43.69
120 and above	..	3.13	18.81	21.94	46.76	73.53	51.40	50.77
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	..	11.28	18.85	6.45	35.13	12.99	7.26	8.04

TABLE 5.5

Percentage distribution of families by family composition (in terms of adults and children) and expenditure

Monthly family expenditure class (Rs.)	Family composition in terms of adults/children									
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families
	1	2	3	4	5	6	7	8	9	10
Below 60	..	35.27	26.95	15.74	4.08	3.59	..	4.01	..	0.45
60—120	..	51.81	73.05	55.61	55.95	64.27	43.14	52.78	35.33	25.77
120 and above	..	12.92	..	28.65	39.97	32.14	56.86	43.21	64.67	73.78
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	..	30.01	0.86	11.32	9.30	8.07	14.72	2.56	4.75	6.93

5.4 Expenditure by family income

Table 5.6 which gives the average monthly expenditure per family on sub-groups and groups of consumption items in various monthly family income classes would show how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family size. The percentages discussed later in the analysis of the table have all been derived with reference to total consumption expenditure.

TABLE 5.6
Average monthly expenditure by family income classes

Sub-groups and groups of items	Monthly family income class (Rs.)							Total
	<30	30—<60	60—<90	90—<120	120—<150	150—<210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Food</i>								
Cereals and products	16.96	14.83	18.00	20.72	27.85	26.46	36.36	20.80
Pulses and products	2.82	2.39	2.81	3.30	4.11	4.58	5.68	3.30
Oil seeds, oils and fats	2.46	2.25	2.59	2.99	3.93	3.59	6.77	3.04
Meat, fish and eggs	1.89	0.74	0.60	1.23	1.42	2.01	3.66	1.16
Milk and products	9.57	7.13	9.83	15.16	23.02	25.23	31.69	14.60
Vegetables and products	2.33	2.25	2.82	3.51	4.35	4.78	5.36	3.35
Fruits and products	1.21	1.10	1.40	2.02	2.51	3.50	3.85	1.92
Condiments, spices, sugar, etc.	5.02	4.63	6.06	7.26	10.29	10.50	14.22	7.33
Non-alcoholic beverages	0.48	0.62	0.80	0.99	1.16	1.69	2.34	0.99
Prepared meals and refreshments	3.80	5.77	5.65	6.19	5.25	8.06	11.64	6.16
Sub-total : food	46.54	41.71	50.56	63.37	83.89	90.40	121.57	62.65
<i>Non-food</i>								
Pan, supari	0.21	0.21	0.18	0.14	0.14	0.18	0.17	0.17
Tobacco and products	1.52	2.02	2.19	2.31	2.31	2.33	2.22	2.19
Alcoholic beverages, etc. . . . .	..	0.21	0.15	0.37	0.37	1.57	4.12	0.54
Fuel and light	4.27	4.08	4.85	5.90	7.18	8.37	10.90	5.81
House rent, water charges, repairs, etc.	3.21	3.47	4.75	6.16	7.52	7.79	13.11	5.75
Furniture and furnishings	0.47	0.40	0.27	0.40	0.54	0.24	2.72	0.45
Household appliances, etc.	0.16	0.50	1.35	0.72	1.80	1.26	2.21	1.09
Household services	0.30	0.24	0.38	0.51	0.58	0.69	0.60	0.44
Clothing, bedding and headwear	3.32	4.09	5.88	8.10	11.25	18.25	18.67	8.37
Footwear	0.77	0.69	0.84	2.06	2.79	3.18	6.54	1.79
Miscellaneous (laundry, etc.)	3.17	2.75	3.68	4.54	6.11	7.53	8.94	4.59
Medical care	1.05	2.41	1.84	3.30	4.19	5.01	4.23	3.00
Personal care	2.77	2.11	2.58	3.31	4.14	4.54	5.04	3.14
Education and reading	1.17	0.70	0.52	1.07	1.72	3.29	5.43	1.31
Recreation and amusement	0.49	0.48	0.66	1.07	1.17	1.62	1.25	0.90
Transport and communication	10.17	2.03	1.39	3.38	3.95	7.98	21.30	3.88
Subscription, etc.	2.10	0.82	2.02	3.89	3.77	4.21	5.09	2.75
Personal effects and miscellaneous expenses	1.54	1.69	1.53	2.01	2.91	6.09	3.59	2.41
Sub-total : non-food	36.69	28.90	35.06	49.24	62.44	84.13	116.13	48.58
Total consumption expenditure	83.23	70.61	85.62	112.61	146.33	174.53	237.70	111.23
<i>Non-consumption expenditure</i>								
Taxes, interest and litigation . . . . .	..	0.72	0.19	0.18	0.65	0.34	0.51	0.38
Remittance to dependants	1.51	1.32	3.35	10.70	5.10	11.85	24.88	6.32
Savings and investments	5.64	1.59	5.24	5.55	18.20	24.00	15.27	8.65
Debts repaid . . . . .	..	1.47	4.79	9.25	13.14	3.22	10.33	6.13
Total non-consumption expenditure	7.15	5.10	13.57	25.68	37.09	39.41	50.99	21.48
Total disbursements	90.38	75.71	99.19	138.29	183.42	213.94	288.69	132.71
Percentage of families to total	1.99	21.21	27.83	21.04	13.99	10.39	3.55	100.00

The average monthly consumption expenditure per family was Rs. 111.23. Expenditure on food worked out to Rs. 62.65 or about 56 per cent. of the total consumption expenditure. The proportion of expenditure on food to total consumption expenditure decreased with a rise in family income, the only exception being the income-classes of less than Rs. 30 and 'Rs. 120 to less than Rs. 150'. Taking individual sub-groups under the food group, the expenditure as percentage of the total consumption expenditure on pulses and products decreased with increase in income, that on cereal and products, milk and products, fruits and products and condiments and spices did not show any clear cut trend. In case of prepared meals and refreshments the percentage expenditure was highest in the income class 'Rs. 30 to less than Rs. 60.'

The non-food group accounted for about 44 per cent. of the total consumption expenditure. Of this, the expenditure on the more important necessities, viz., fuel and light, house rent, water charges and repairs and clothing, bedding and headwear sub-groups formed about 41 per cent. The percentage expenditure on conventional necessities and luxuries such as furniture and furnishings, household appliances, household services, footwear, recreation and amusement, transport and communication, subscriptions, personal effects and miscellaneous expenses accounted for about 28 per cent. of the expenditure on non-food items. As regards relationship with income, these items did not reveal any clear cut trend.

5.5 Expenditure by per capita income

Table 5.7 gives the break-up of the average monthly expenditure per family by sub-groups and groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

TABLE 5.7

Average monthly expenditure and disbursements by per capita income classes

Sub-groups and groups of items	Monthly per capita income class (Rs.)										All
	<5	5—<10	10—<15	15—<20	20—<25	25—<35	35—<50	50—<65	65 and above		
1	2	3	4	5	6	7	8	9	10	11	
<i>Food</i>											
Cereals and products . . .	20.58	29.50	31.64	30.11	26.11	20.49	19.66	12.71	10.78	20.80	
Pulses and products . . .	2.50	3.84	4.22	4.22	3.87	3.35	3.37	2.46	2.17	3.30	
Oil seeds, oils and fats . . .	1.65	2.98	4.82	4.23	3.74	3.30	2.66	2.59	1.13	3.04	
Meat, fish and eggs . . .	1.87	0.69	1.37	0.87	1.45	1.21	1.17	1.09	1.07	1.16	
Milk and products . . .	12.48	6.98	12.73	13.14	16.41	17.56	17.88	10.19	13.22	14.60	
Vegetables and products . . .	2.66	3.52	4.06	3.74	3.74	3.71	3.64	2.25	2.55	3.35	
Fruits and products . . .	0.79	0.76	2.13	1.22	2.17	2.05	2.35	1.72	2.04	1.92	
Condiments, spices, sugar, etc. . .	6.86	8.59	9.48	9.31	8.58	8.10	7.98	4.85	4.16	7.33	
Non-alcoholic beverages . . .	0.64	1.76	1.17	1.24	1.04	1.17	1.06	0.63	0.62	0.99	
Prepared meals and refreshments . . .	5.42	1.28	3.15	3.96	4.58	4.44	5.83	9.37	10.98	6.16	
Sub-total: food . . .	55.45	59.90	74.77	72.04	71.69	65.38	65.60	47.86	48.72	62.65	

TABLE 5.7—contd.

1	2	3	4	5	6	7	8	9	10	11
<i>Non-food</i>										
Pan, supari .	0.01	0.14	0.10	0.08	0.15	0.20	0.13	0.27	0.22	0.17
Tobacco and products .	0.63	1.28	2.18	1.92	2.28	2.12	1.93	2.63	2.51	2.19
Alcoholic beverages, etc. .	..	1.14	0.15	0.06	0.68	0.22	0.51	0.38	1.40	0.54
Fuel and light .	5.90	5.90	7.10	6.65	7.15	6.40	6.09	4.17	3.77	5.81
Houserent, water charges, repairs, etc. .	6.03	3.74	4.81	6.16	7.53	5.57	6.19	5.00	5.11	5.75
Furniture and furnishings .	..	1.05	0.38	0.08	0.53	0.37	0.38	0.59	0.72	0.45
Household appliances, etc. .	0.11	0.14	1.44	0.91	0.89	0.85	1.96	1.12	1.03	1.09
Household services .	0.45	0.54	0.43	0.48	0.54	0.55	0.44	0.26	0.34	0.44
Clothing, bedding and headwear .	4.20	9.39	5.91	4.94	10.09	10.70	10.05	4.96	9.57	8.37
Footwear .	1.77	..	0.32	1.51	1.57	1.96	2.01	2.09	2.38	1.79
Miscellaneous (laundry, etc.) .	3.69	5.24	4.82	4.40	5.71	5.25	4.64	3.05	4.01	4.59
Medical care .	0.68	9.64	3.10	2.83	3.71	3.08	3.29	2.40	2.08	3.00
Personal care .	3.12	2.75	3.55	3.53	3.51	3.40	3.10	2.31	2.77	3.14
Education and reading .	2.66	0.47	3.41	1.69	1.39	1.30	1.00	0.83	0.65	1.31
Recreation and amusement .	0.26	..	0.78	0.30	0.61	0.94	0.99	0.96	1.60	0.90
Transport and communication .	16.37	4.09	1.87	2.33	2.34	3.61	4.79	3.07	6.68	3.88
Subscription, etc. .	4.75	0.40	2.05	2.63	4.70	3.32	2.83	1.10	2.21	2.75
Personal effects and miscellaneous expense .	1.62	1.01	2.19	2.62	2.08	2.26	4.62	1.87	1.68	2.41
Sub-total : non-food .	52.25	46.92	44.59	43.12	55.46	52.10	54.95	37.06	48.73	48.58
Total consumption expenditure .	107.70	106.82	119.36	115.16	127.15	117.48	120.55	84.92	97.45	111.23
<i>Non-consumption expenditure</i>										
Taxes, interest and litigation .	..	7.20	0.31	0.64	0.20	0.08	0.29	0.21	0.27	0.38
Remittance to dependants .	3.44	..	..	2.06	0.34	1.41	3.48	6.09	26.12	6.32
Savings and investments .	3.65	0.47	2.93	6.03	8.23	5.64	21.39	3.86	12.32	8.65
Debts repaid .	..	..	1.44	13.58	5.39	4.23	1.68	5.05	10.32	6.13
Total non-consumption expenditure .	7.09	7.67	4.68	22.31	14.16	11.36	26.84	15.21	49.03	21.48
Total disbursements .	114.79	114.49	124.04	137.47	141.31	128.84	147.39	100.13	146.48	132.71

The percentage expenditure on food to the total consumption expenditure was the highest (nearly 63 per cent.) in the per capita income classes 'Rs. 10. to less than Rs. 15' and 'Rs. 15 to less than Rs. 20'. In others it varied from 50 per cent. in the highest per capita income class to 56.38 per cent. in the per capita income class 'Rs. 20 to less than Rs. 25'. Under the non-food group, the percentage expenditure on pan, supari, furniture and furnishings and household services was negligible.

5.6. Food expenditure

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel Curve after Ernest Engel. The main results derived by Engel from his studies are set out below:—

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) The proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions, the second is the most important since this has been confirmed repeatedly and is now known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

5.61. Analysis by the per capita income classes—

Expenditure on food depends on other factors besides income, and the size of the family is the most important among such factors. To eliminate the effect of the size of the family, therefore, analysis has been made in terms of per capita income classes instead of family income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage of expenditure on food to total expenditure.

TABLE 5.8

Percentage distribution of families in each per capita income class by percentage expenditure on food

Percentage expenditure on food to total expenditure	Monthly per capita income class (Rs.)									
	< 5	5— < 10	10— < 15	15— < 20	20— < 25	25— < 35	35— < 50	50— < 65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Below 45 . .	53.22	22.75	1.92	6.81	8.94	9.89	29.09	21.00	45.80	19.35
45—<50 . .	..	3.52	11.56	4.00	11.07	13.72	4.30	15.67	18.31	11.42
50—<55 . .	12.86	..	9.02	9.92	12.83	13.86	12.21	15.03	10.04	11.85
55—<60 . .	..	8.29	21.93	22.07	19.51	17.27	6.06	21.82	10.28	16.19
60—<65 . .	..	..	10.25	12.68	15.36	18.72	15.20	9.59	10.15	13.27
65—<70 . .	..	28.21	21.68	28.48	15.31	12.21	13.11	13.47	3.99	14.57
70 and above .	33.92	37.23	23.64	16.04	16.98	14.33	20.03	3.42	1.43	13.35
Total .	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

It will be seen that percentage of families having significantly lower percentage expenditure on food is generally high in higher per capita income classes. Similarly, the percentage of families having appreciably higher percentage expenditure on food is generally low in higher per capita income classes.

5.62. Analysis by family size—

While analysing the percentage expenditure on food vis-a-vis the family size it has to be borne in mind that, broadly speaking, the large-size families contain comparatively more earning members, resulting in a higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by percentage expenditure on food to total expenditure.

TABLE 5.9

Percentage distribution of families in each family size class by percentage expenditure on food.

Percentage expenditure on food to total expenditure	Number of families (unestimated)	Family size					
		1	2 and 3	4 and 5	6 and 7	Above 7	All
1	2	3	4	5	6	7	8
Below 45	111	29.37	20.77	14.41	10.82	..	19.35
45—<50	51	15.08	13.69	8.30	6.93	8.09	11.42
50—<55	71	12.92	11.20	12.90	10.97	3.83	11.85
55—<60	92	13.88	13.45	14.91	24.33	28.03	16.19
60—<65	79	11.99	15.00	11.91	13.64	20.59	13.27
65—<70	82	11.72	13.65	18.07	16.17	11.95	14.57
70 and above	75	5.04	12.24	19.50	17.14	27.51	13.35
Total	561	100.00	100.00	100.00	100.00	100.00	100.00
Percentage distribution of families . . . . .	..	30.13	23.98	26.85	15.14	3.90	100.00
Number of families (unestimated) . . . . .	..	169	136	146	91	19	561

About 44 per cent. of the single-member families spent less than 50 per cent. of the total consumption expenditure on food, and only about 5 per cent. of such families spent 70 per cent. or more on food. As against this, about 18 per cent. and 8 per cent. of the families comprising 6 and 7 members and more than 7 members respectively spent less than 50 per cent. on food and similarly about 17 per cent. and 28 per cent. of the corresponding families spent 70 per cent. or more on food. The influence of the size of the family is expected to be felt more markedly in case of end classes of percentage expenditure on food, i.e., less than 45 and 70 or more which are appreciably lower or higher than the overall average percentage expenditure on food.

5.7 Proportion of families reporting expenditure on selected sub-groups

The percentage of families incurring expenditure on some of the selected sub-groups of consumption expenditure or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population groups. Such figures by size of families are given in table 5.10.

TABLE 5.10

Percentage of families reporting expenditure on selected sub-groups by family size

Item	Family size						Reporting families (unestimated)
	One	Two or three	Four or five	Six or seven	Above seven	All	
1	2	3	4	5	6	7	8
Prepared meals and refreshments	96.64	88.36	86.58	87.39	84.18	90.07	510
Non-alcoholic beverages	68.10	89.97	97.99	100.00	87.43	86.95	490
Pan, supari	51.56	28.32	26.63	19.86	3.78	32.64	171
Tobacco and tobacco products	69.91	44.83	45.24	52.67	31.89	53.19	296
Alcoholic beverages	6.37	4.57	6.97	7.23	6.52	6.23	36
Furniture and furnishings	13.49	11.78	11.71	16.59	3.26	13.48	83
Household services	47.46	68.14	72.32	64.14	70.41	62.51	335
Medical care	62.26	67.20	76.93	70.89	65.30	68.80	403
Personal care	100.00	100.00	99.45	99.75	87.43	99.33	559
Education and reading	15.96	15.27	45.12	58.43	54.91	31.57	181
Recreation and amusement	48.51	39.65	38.21	41.04	29.78	41.76	219
Transport and communication	94.78	94.97	90.12	85.48	77.91	91.51	513
Remittance to dependants	27.23	16.90	8.93	3.63	..	15.21	84
Savings and investments	52.48	54.94	60.76	54.14	67.16	56.12	331
Debts repaid	19.69	15.10	10.76	21.87	38.26	17.25	94

A little more than 90 per cent. of the families incurred expenditure on prepared meals and refreshments. About 87 per cent. of the families reported expenditure on non-alcoholic beverages, like tea, soft drinks, etc. The percentage of families who were addicted to tobacco and tobacco products and pan, supari, was about 53 and 33 respectively. Only about 6 per cent. of the families reported expenditure on alcoholic beverages. Furniture and furnishings did not seem to be much popular objects of expenditure but a majority of families in almost all size classes spent on household services.

Expenditure on medical care was reported by about 69 per cent. of the families and on personal care by almost all families. The percentage of families reporting expenditure on education and reading was about 32. About 42 per cent. of the families reported expenditure on recreation and amusement. The use of means of transport and communications was quite common and about 92 per cent. of the families reported expenditure on this sub-group.

About 56 per cent. of the families, were either saving or investing some amount. On the other hand, expenditure on account of remittances to dependants was reported by only about 15 per cent. of all families. Families consisting of above seven members did not report any expenditure on this item. About 17 per cent. of the families were making repayments of debts.

CHAPTER 6

FOOD CONSUMPTION AND NUTRITION

6.1 Quantities of food consumed

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding 'prepared meals and refreshments' for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in table 6.1.

TABLE 6.1

Average quantity consumed per family by items

Item	Standard unit (quantity)	Number of families reporting* (unestimated)	Average quantity consumed per family
1	2	3	4
FOOD, BEVERAGES, ETC.			
<i>Cereals and products</i>			
Paddy	kg.	12	0.33
Rice	"	440	3.13
Wheat	"	17	1.40
Wheat atta	"	515	34.46
Jowar atta	"	1	..
Maize	"	3	0.06
Maize atta	"	73	0.65
Gram	"	127	0.31
Gram atta	"	205	0.32
Other rice products	"	2	..
Maida	"	21	0.03
Suji, rawa	"	220	0.29
Bread	"	90	0.62
Biscuit	"	15	0.18
Other wheat products	"	5	..
<i>Pulses and products</i>			
Arhar	"	98	0.27
Gram	"	462	1.15
Moong	"	401	0.78
Masur	"	355	0.62
Urd	"	453	0.97
Pea	"	6	..
Other pulses	"	139	0.23
Pulse products	"	214	0.18
<i>Oil seeds, oils and fats</i>			
Mustard oil	"	146	0.17
Coconut oil	"	1	..
Gingelly oil	"	1	..
Vanaspati	"	349	1.03

* The figures in column 3 relate to those families only which had reported figures on quantities of various items consumed.

TABLE 6.1—contd.

1	2	3	4
<i>Meat, fish and eggs</i>			
Goat meat	kg.	210	0.49
Pork	"	1	0.01
Fresh fish	"	7	0.02
Egg—hen	no.	29	0.60
<i>Milk and products</i>			
Milk—cow	l.	41	2.32
Milk—buffalo	l.	480	14.39
Curd	kg.	326	1.56
Lassi	"	17	0.53
Khoa	"	1	..
Ghee—cow	"	5	0.01
Ghee—buffalo	"	254	0.67
Butter	"	6	0.02
Condensed milk	"	1	..
Powdered milk . . . . .	"	..	..
Cheese	"	2	0.01
Other milk and products	"	1	0.01
<i>Condiments and spices</i>			
Salt	"	518	0.81
Turmeric	"	514	155.60
Chilly—green	"	23	18.08
Chilly—dry	"	502	162.13
Tamarind	"	6	1.98
Onion	"	500	1.96
Garlic	"	275	96.11
Coriander	"	40	8.75
Ginger	"	237	127.72
Pepper	"	193	35.34
Methi	"	4	0.12
Saffron	"	4	0.82
Mustard	"	1	3.85
Jira	"	38	3.85
Clove	"	15	0.70
Elachi	"	33	1.87
Mixed spices	"	394	88.64
Other spices, etc.	"	46	8.51
<i>Vegetables and products</i>			
Potato	"	510	2.58
Mulli, turnip, radish	"	271	1.02
Carrot, beet	"	115	0.46
Arum	"	52	0.16
Brinjal	"	394	1.24
Cauliflower	"	213	0.93
Cabbage	"	23	0.07
Ladies finger	"	202	0.74
Tomato	"	281	0.62
Cucumber	"	23	0.09
Pumpkin	"	171	0.76
Gourd	"	25	0.10
Karela	"	141	0.34
Bean	"	13	0.01
Pea	"	146	0.52
Other vegetables	"	149	0.63
Palak	"	134	0.36
Methi	"	73	0.15
Other leafy vegetables	"	128	0.77
Pickle preservative	"	12	0.02
Other vegetable products	"	5	0.03

TABLE 6.1—concl'd.

	1	2	3	4
<i>Fruits and products</i>				
Banana, plantain	.	no.	257	8.27
Orange	.	"	115	2.26
Lemon	.	"	65	2.27
Mango	.	"	112	4.24
Pineapple	.	"	4	0.03
Watermelon	.	"	14	0.10
Coconut	.	"	5	0.02
Cashewnut	.	kg.	2	..
Apple	.	"	16	0.02
Kharbooza	.	"	73	0.73
Dried fruit	.	"	93	0.11
Other fruit	.	"	106	0.31
Jam and Jelly	.	"	6	0.02
Other fruit products	.	"	1	...
<i>Sugar, honey, etc.</i>				
Sugar crystal	.	"	518	4.03
Sugar deshi	.	"	10	0.02
Gur	.	"	198	0.63
Honey	.	"	8	0.01
Others	.	"	24	0.06
<i>Pan, supari</i>				
Pan leaf	.	no.	5	0.11
Pan finished	.	"	162	4.89
Supari	.	g.	8	1.17
Lime	.	"	3	1.05
Katha	.	"	8	0.93
<i>Tobacco and products</i>				
Bidi	.	no.	81	51.20
Cigaretto	.	"	194	107.79
Chewing tobacco	.	g.	26	10.96
Smoking tobacco	.	"	19	25.54
Leaf tobacco	.	"	3	2.57
Hukka tobacco—prepared	.	"	49	83.86
Snuff	.	"	2	0.58
<i>Alcoholic beverages</i>				
Country liquor	.	pint	17	0.05
Bhang	.	g.	1	0.12
Opium	.	"	3	0.12
Beer	.	pint	4	0.02
Refined liquor	.	"	10	0.01
<i>Other beverages</i>				
Tea leaf	.	kg.	477	0.15
Ice	.	"	88	0.91
Squash and syrup	.	"	4	0.01

kg. = kilogram no. = number l. = litre g. = gram

* The figures in column 3 relate to those families only which had reported figures on quantities of various items consumed.

The quantity of cereals and products consumed, on an average, by a working class family per month was 41.78 kg. Of this, the major portion (34.46 kg.) was accounted for by wheat atta alone. The average size of a family in terms of adult consumption units was 2.81 and hence the quantity of cereals consumed per adult consumption unit per day worked out to 0.49 kg. Besides, 41.78 kg. of cereals and products, 16.71 b. of milk (cow and buffalo) and 2.81 kg. of milk products, 16.71 b. of milk (cow and buffalo) and 2.81 kg. of milk products 1.20 kg. of oils and fats, 0.52 kg. of meat, fish and eggs (excluding eggs for which quantity figures in weights were not available), 3.88 kg. of condiments and spices, 11.60 kg. of vegetables and vegetable products, and 4.75 kg. of sugar, honey, etc. Apart from these, there was some consumption of fruits and fruit products most important of which could not be reduced to weight and of prepared meals, etc., for which quantitative could not be collected. The above is a broad picture of quantities of food stuffs consumed, on an average, by a family of industrial workers in Amritsar.

Among items of pan, supari, tobacco, alcoholic and other beverages, an appreciable consumption of pan finished, cigarette, tobacco and tea leaf was recorded.

6.2. *Analysis of nutrition contents*

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food stuffs consumed, on an average, by a working class family in Amritsar was attempted on the basis of data presented in table 6.1, keeping in view the age-sex composition of an average family. In the analysis the following assumptions were made while calculating the nutritive requirements of the various age-groups:—

1. The caloric requirement for the age-group below 5 years was assumed to be 1,150 per child per day and for the age-group of 5—14 years at 2,000. The male manual workers were assumed to be moderately active requiring 2,800 calories per day. They were mainly factory workers. Most of their occupations would require less than 5 cal/kg/ hour and a good number even less than 3. All women falling in the age-group of 15—54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children of 5—14 years, 63 g. Adult men require 55 g. protein per day while adult women were assumed to require 45 g. protein. Of the women of 15—54 years, one third were assumed to be pregnant or nursing and their protein requirements calculated at 100 g. per day.

3. The calcium requirements of children upto 15 years were assumed to be 1.25 g. per day and the pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. while for the rest it was assumed to be 20 mg. per day.

5. The Vitamin B1 requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutrient contents of meals taken in restaurants, cafeterias, etc., are available. However, it has been calculated while planning low cost menus, that Re. 0.75 worth meals may provide 2,500 calories and 65 g. of protein. Allowing a little profit margin for the commercial catering establishments, it has been assumed that Re. 1.00 worth of meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

The following table gives the nutritive value of the food stuffs consumed, on an average, by a working class family as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of the different nutrients.

TABLE 6.2

Nutritive value of food stuffs consumed, on an average, by a working class family

Nutrients								Quantity consumed per family per day	Quantity re- commended
1								2	3
Calories	.	.	.	.	.	.	.	7,863	7,459
Protein	.	.	.	.	.	.	.	238 g.	190 g.
Fat	.	.	.	.	.	.	.	143 g.	..
Calcium	.	.	.	.	.	.	.	1.7 g.	3.9 g.
Iron	.	.	.	.	.	.	.	117 mg.	71 mg.
Vitamin A	.	.	.	.	.	.	.	7,708 I.U.	11,900 I.U.
Vitamin B ₁	.	.	.	.	.	.	.	4.6 mg.	3.7 mg.
Vitamin C	.	.	.	.	.	.	.	150 mg.	170 mg.
Nicotinic Acid	.	.	.	.	.	.	.	42 mg.	..
Riboflavin	.	.	.	.	.	.	.	2.0 mg.	..
g=gram								mg.=milligram	
								I.U.=international unit	

From the above it would appear that to overcome the deficiency of Vitamin A and Calcium an increased intake of leafy vegetables, fruits like guava and mangoes and skimmed milk especially by children, pregnant and nursing women was desirable.

CHAPTER 7

BUDGETARY POSITION

7.1. Introductory

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amount spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Firstly, data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., came into play in the process of collection of data. Then, in the present survey, the value of consumption of articles of food, drink, tobacco and fuel and light was taken on the disbursement side and not the purchase value. Net income from 'family members enterprise account' could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data.

Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7.1

Average receipts, disbursements and balancing difference by family income classes

Family income class (Rs.)	Percentage of families to total	Average receipts per family per month (Rs.)	Average disbursements per family per month (Rs.)	Net balance in difference + or — (Rs.)
1	2	3	4	5
Less than 30	1.99	86.87	90.38	—3.51
30 to less than 60	21.21	69.14	75.71	—6.57
60 to less than 90	27.83	97.21	99.19	—1.98
90 to less than 120	21.04	135.28	138.29	—3.01
120 to less than 150	13.99	187.18	183.42	+3.76
150 to less than 210	10.39	225.31	213.94	+11.37
210 and above	3.55	323.21	288.69	+34.52
Total	100.00	132.99	132.71	+0.28

Taking all income classes, the net balancing difference was +Re. 0.28 or 0.21 per cent. of the total receipts. The net balancing difference was positive, i.e., receipts were more than disbursements in the last three higher income classes.

7.2. Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e., the budgetary position of the families. The term 'current money income' has been taken to include income from paid employment, self-employment and other income such as that from rent from land and houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while 'money expenditure for current living' has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending finances through deficit or the extent of surpluses. Such data are presented in table 7.2.

TABLE 7.2

Budgetary position by family income classes

Item	Monthly family income class (Rs.)							
	<30	30<60	60<90	90<120	120<150	150<210	210 and above	All
1	2	3	4	5	6	7	8	9
Average monthly income per family	16.20	48.39	72.59	102.82	133.20	169.63	290.52	99.01
Average monthly expenditure per family	84.74	72.65	89.16	123.49	152.08	186.72	263.09	117.93
<i>Monthly balance</i>								
Percentage of families recording surplus* to total families	..	4.40	8.58	7.57	5.04	3.44	2.09	31.21
Percentage of families recording deficit to total families	1.99	16.72	19.25	13.47	8.95	6.95	1.46	68.79
Average surplus (+) or deficit (—) per family	—68.54	—24.26	—16.57	—20.67	—18.88	—17.09	27.43	—18.92

* Zero balance is considered as surplus.

Of the total families surveyed, 68.79 per cent. had deficit budgets while the remaining 31.21 per cent. had balanced or surplus budgets. The proportion of families having balanced or surplus budgets increased at successive income levels, increasing from 21.17 per cent. in the income class 'Rs. 30 to less than Rs. 60' to 58.87 per cent. in the highest income class the only exception being the income class 'Rs. 150 to less than Rs. 210' where the percentage is lower than the preceding income class.

7.3. Budgetary position by family composition

Table 7.3 gives the budgetary position of the families by certain family types in terms of the number of adults and children in the family.

TABLE 7.3
Budgetary position by family composition

Item	Family composition (in terms of adults-children)											
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All	
	1	2	3	4	5	6	7	8	9	10	11	12
Percent- age of families record- ing sur- plus * to total families		12.85	0.23	3.72	2.69	2.15	4.42	1.00	0.42	1.00	2.73	31.21
Percent- age of families record- ing defi- cit to total families		17.16	0.63	7.6	6.61	5.92	10.30	1.56	4.33	5.93	8.75	68.7
Average amount of sur- plus (+) or deficit (-)(Rs.) per family over all families together	-10.13	-19.08	-12.68	-16.63	-17.17	-17.64	-10.74	-27.34	-49.59	-32.86	-18.92	

* Zero balance is considered as surplus.

Taking the surplus or deficit position of all families, it is seen that all the families in various family types had deficit budgets.

PART II
(LEVEL OF LIVING)

CHAPTER 8

LEVEL OF LIVING

8.1. *Concept of level of living*

In Part I, data have been presented mainly on the economic and expenditure aspects of the level of living, e.g., income and expenditure of working class families (as defined for the purpose of this survey) in Amritsar. The concept of level of living, however, does not merely end with the satisfaction of material wants; it embraces all types of 'material' and 'non-material' wants. It expresses, in a large measure, a state of mind as a result of participation in 'non-material' aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care—desires for particular types of food, drink, housing, clothing, etc., for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These 'non-material' aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on the additional items was collected in a separate schedule (Schedule 'B') from an independent smaller sample of families. The additional aspects of level of living which were covered were:—

- (a) Sickness;
- (b) Education;
- (c) Conditions of work, awareness of rights, trade unionism and social security;
- (d) Employment and service conditions;
- (e) Housing conditions and situation of the house in the context of social amenities;

(f) Indebtedness; and

(g) Savings and assets and inventory of a few durable items.

8.2. *Scope of Schedule 'B'*

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well-being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness', information was obtained on how the families were affected when there was an incidence of sickness. Similarly, under 'Education', information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head 'Conditions of work, awareness of rights, trade unionism and social security', details were collected about the extent to which the workers were in a position to enjoy the rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into replies given before filling in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, e.g., Investigator and informant bias, arising out of interview and response, is bound to creep into the data collected. For instance, the information relating to conditions of repairs, sewage and ventilation arrangements in Chapter 11 and condition of work places, welfare amenities provided to workers and awareness of provisions of Labour Laws on the part of workers in Chapter 12 is based on the opinions of different Field Investigators and/or the sampled workers. As such, the information relating to these aspects is of subjective nature and this could at best be considered to give only a broad picture. Moreover, the data, being based on a relatively small sample (180 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions, i.e., distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

CHAPTER 9

EDUCATIONAL INTERESTS

9.1. General education

Data were collected on educational standards, etc., of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education, separately for children (5—14 years) and others, by reasons and income classes.

TABLE 9.1

Distribution of persons (aged 5 years and above) by income and educational standard

Item	Monthly family income class (Rs.)			All
	<60	60<120	120 and above	
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above)	64	277	109	450
Percentage to total	14.22	61.56	24.22	100.00
<i>(A) All persons</i>				
Percentage receiving education	3.12	13.00	22.94	14.00
Percentage not receiving education	96.88	87.00	77.06	86.00
Total	100.00	100.00	100.00	100.00
<i>(B) Children</i>				
Percentage receiving education	33.33	58.62	81.48	63.74
Percentage not receiving education	66.67	41.38	18.52	36.26
Total	100.00	100.00	100.00	100.00
<i>All persons receiving education</i>				
Percentage receiving education in primary schools	..	58.33	48.00	52.38
Percentage receiving education in secondary schools	100.00	27.78	36.00	33.33
Percentage receiving education in other educa- tional institutions	..	13.89	16.00	14.29
Total	100.00	100.00	100.00	100.00

TABLE 9.2

Percentage distribution of persons—children and others not receiving education by reasons and family income

Reasons for not receiving education	Monthly family income class (Rs.)							
	<60		60—<120		120 and above		All	
	Child- ren	Others	Child- ren	Others	Child- ren	Others	Child- ren	Others
1	2	3	4	5	6	7	8	9
Not reporting				0.46				0.28
Financial difficulties	75.00	77.59	37.50	57.60	20.00	43.04	39.39	57.63
Lack of facilities		10.34		22.58		22.78		20.62
Domestic difficulties		5.17	4.17	7.83	20.00	12.66	6.06	8.48
Attending to family enterprise		1.72		1.38		1.27		1.41
Lack of interest		3.45	8.33	6.91		15.19	6.07	8.19
Others	25.00	1.73	50.00	3.24	60.00	5.06	48.48	3.39
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Of all the members aged 5 years and above, 14 per cent. were receiving education and the rest were not receiving education. The percentage of the members receiving education was higher in higher income classes. The percentage of children receiving education was about 64. Of the total members receiving education about 52 per cent. were in primary schools, about 33 per cent. in secondary schools and the rest were receiving education through other institutions, e.g., college, etc. The main reasons for children not receiving education were reported to be financial difficulties and lack of interest while for adult members the main reasons were reported to be financial difficulties and lack of facilities.

9.2. Skill and technical training

Information was also obtained from individual members of the sampled families on possession of skill, technical education or training being received and the type of technical training desired. As for skill acquired mostly through family tradition and not through formal education or training, 104 members reported possession of different types of skill such as embroidery, spinning, tailoring, knitting, weaving, carpentry, blacksmithy, goldsmithy, etc. Fiftyfive members were receiving technical education or training in spinning, weaving, printing, fitting, carpentry, turning, embroidery, tailoring, etc. Desire for technical education and training was expressed by 64 members and the occupation or vocation which they had in view were fitting, motor mechanism, motor driving, weaving, turning, embroidery, etc.

CHAPTER 10

SICKNESS AND TREATMENT

10.1. *Introductory*

The data collected under this head were not intended to serve the purpose of a sickness survey as such—they were mainly intended to throw some broad light as to how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, e.g., headache were reported, they were taken into account. In respect of each member of the family information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and the date of recovery from the sickness during the reference period were taken into consideration.

The broad types of sickness, e.g., digestive disease, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, i.e., whether work was stopped or not.

10.2. *Treatment and consequences of sickness*

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, type of treatment, source of assistance and consequences on the gainfully employed members. In all, there were 141 cases of sickness reported among 585 members of the sampled families.

TABLE 10.1

Distribution of cases of sickness by (a) type, (b) duration, (c) type of treatment, (d) source of assistance received, and (e) consequences

a) Type of sickness—	Percent- age of cases	(b) Duration (during the reference period)—	Percent- age of cases
Not reporting . . . . .	..	Not reporting	3.55
Dysentrey, diarrhoea, stomach trouble	9.22	Below 7 days	28.37
Fever	48.23	7 days to below 15 days	33.33
Smallpox, plague, cholera . . . . .	..	15 days to below 30 days	19.15
Respiratory diseases	0.71	30 days to below 60 days	7.80
Cough and cold	9.93	60 days	7.80
Other diseases	31.91		
Total	100.00	Total	100.00

TABLE 10.1—*contd.*

(c) Type of treatment—	Percent- age of cases	(d) Source of assistance received—	Percent- age of cases
Not reporting . . .	1.42	Not reporting . . .	1.42
No treatment . . .	2.84	No assistance received . . .	88.65
Self treatment . . .	10.64	E.S.I. . . .	7.80
Ayurvedic treatment . . .	6.38	Friends and relatives . . .	2.13
Unani treatment . . .	2.84		
Homoeopathic treatment . . .	5.67		
Allopathic treatment . . .	70.21		
Others . . .	..	
Total . . .	100.00	Total . . .	100.00
(e) Consequences (for gainfully occupied members of families)—			
Work and normal diet stopped	53.33		
Only work stopped . . .	11.67		
Only normal diet stopped . . .	21.67		
None stopped . . .	13.33		
Total . . .	100.00		

The distribution of cases by duration of sickness showed that in about 62 per cent. of the cases, the sickness lasted for less than 15 days. In about 70 per cent. of the cases, Allopathic treatment was taken. No financial assistance was received in about 89 per cent. of the cases. Taking the cases of sickness among the gainfully occupied members of the families, in about 65 per cent. of the cases the sickness resulted in abstention from work. The average duration of stoppage of work was 8 days.

CHAPTER 11

HOUSING CONDITIONS

11.1. *Introductory*

Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential house of sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

11.2. *Condition of building*

Table 11.1 shows the general characteristics of the building, such as, type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

Distribution of families by general characteristics of the building in which dwellings were located

	Percentage of families
<i>(a) Type of building</i>	
Chawl/bustee	27.78
Flat	0.56
Independent building	32.78
Others	38.88
Total	100.00
<i>(b) Ownership or type of landlord</i>	
Employer	8.33
Self	10.56
Private	60.56
Public bodies	20.55
Total	100.00
<i>(c) Type of structure</i>	
Permanent kutcha	18.89
Permanent pucca	63.33
Temporary kutcha	2.78
Temporary pucca	15.00
Total	100.00

TABLE 11.1—*contd.*

										Percentage of families.
<i>(d) Condition of repairs</i>										
Good	.	.	.	.	.	.	.	.	.	20.00
Moderately good	.	.	.	.	.	.	.	.	.	53.33
Bad	.	.	.	.	.	.	.	.	.	26.67
Total										100.00
<i>(e) Sewage arrangements</i>										
Not reporting	.	.	.	.	.	.	.	.	.	0.56
Satisfactory	.	.	.	.	.	.	.	.	.	39.44
Moderately satisfactory	.	.	.	.	.	.	.	.	.	23.89
Unsatisfactory	.	.	.	.	.	.	.	.	.	36.11
Total										100.00
<i>(f) Ventilation arrangements</i>										
No ventilation	.	.	.	.	.	.	.	.	.	2.22
If ventilation :										
(i) Good	.	.	.	.	.	.	.	.	.	38.33
(ii) Bad	.	.	.	.	.	.	.	.	.	25.56
(iii) Tolerable	.	.	.	.	.	.	.	.	.	33.89
Total										100.00

About 33 per cent. of the sampled families were living in independent buildings, about 28 per cent. in chawls/bustees, a negligible percentage of about 1 in flats and the rest had other types of accommodations. Roughly, 60 per cent. of the families were living in private buildings and 21 per cent. in buildings owned by the public bodies. The percentages of families living in self-owned buildings and buildings provided by the employers were about 11 and 8 respectively. The structure of the building was pucca, i.e., walls built of cement, bricks, concrete or stone in about 78 per cent. of the cases. The rest were living in kutcha buildings.

11.3. Condition of dwelling

Table 11.2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, provision of kitchen, store, bath and verandah, type of lighting, source of water supply, provision and type of latrine, etc. For the purpose of survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

TABLE 11.2
Distribution of dwellings by various characteristics

	Percentage of dwellings
(a) Number of living rooms in dwellings	
One	86.67
Two	12.22
Three	1.11
Total	100.00
(b) Lighting type	
Not reporting	1.67
Electricity	36.67
Kerosene	61.11
Others	0.55
Total	100.00
(c) Provision of kitchen	
Kitchen provided	22.22
Where not provided using	
(i) Room in common use with other families	8.33
(ii) Part of living room	26.67
(iii) Covered or uncovered verandah	31.67
(iv) No specific part of the house	8.89
(v) Not needed	1.11
(vi) Not reporting	1.11
Total	100.00
(d) Number of stores	
No store	95.00
One	5.00
Total	100.00
(e) Provision of bath room	
No bath provided	79.44
Where provided :	
(i) In individual use	5.56
(ii) In common use	15.00
Total	100.00
(f) Provision of covered verandah	
Not reporting	1.11
Provided	41.67
Not provided	57.22
Total	100.00
(g) Source of water supply	
Tap provided :	
(i) In dwelling	1.11
(ii) Outside dwelling	18.89
Well (with or without hand pump)	20.00
Others	60.00
Total	100.00

TABLE 11.2—*contd.*

										Percentage of dwellings
<i>(h) Provision of latrine</i>										
No latrine	.	.	.	.	.	.	.	.	.	58.33
In individual use	.	.	.	.	.	.	.	.	.	6.11
In common use with other families	.	.	.	.	.	.	.	.	.	35.56
Total										100.00
<i>(i) Type of latrine</i>										
Not reporting	.	.	.	.	.	.	.	.	.	6.25
Flush system	.	.	.	.	.	.	.	.	.	14.06
Septic tank system	.	.	.	.	.	.	.	.	.	3.13
Manually cleaned	.	.	.	.	.	.	.	.	.	76.56
Total										100.00

It would be seen that a majority of the families were living in dwellings having one living room with no arrangement for separate kitchen, store room and bath room. Most of the dwellings had 'other' sources of water supply and no provision for latrine.

11.4. *Distance of dwellings from important places*

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11.3 gives the percentage distribution of families visiting important places by distance of the places from their dwellings.

TABLE 11.3

Distribution of families visiting important places by distance of the places from their dwellings

Particulars of places	Percent- age of families not reporting	Percent- age of families not visiting	Percentage of families visiting the places by distance			Total
			Less than 1 mile	1 mile to less than 2 miles	2 miles and above	
1	2	3	4	5	6	7
Work place of main earner	2.78	..	64.44	22.22	10.56	100.00
Primary school . .	1.67	34.44	56.67	7.22	..	100.00
Medical aid centre .	2.22	26.67	58.33	11.67	1.11	100.00
Hospital . . .	1.67	15.56	33.89	20.00	28.88	100.00
Playground for children .	5.00	88.33	6.67	..	..	100.00
Cinema house . .	4.44	11.67	35.56	22.22	26.11	100.00

TABLE 11.3—*contd.*

1	2	3	4	5	6	7
Shopping centre—grocery	2.22	..	88.89	6.67	2.22	100.00
Shopping centre—vegetables	2.22	—	90.00	7.22	0.56	100.00
Employment exchange .	3.89	29.44	3.89	16.11	46.67	100.00
Railway station . . .	2.22	5.00	23.89	42.22	26.67	100.00
Bus stop . . .	4.44	55.00	35.00	4.45	1.11	100.00
Post office . . .	3.89	..	88.33	7.78	..	100.00

In a majority of cases, work-place of the main earner was at a distance of less than 1 mile. Similar was the case with other important places of visit by workers or their families such as school, medical aid centre, shopping centres, and post office. Playground for children and bus stop were not visited by a majority of the families. Employment exchange, railway station and cinema house were more than a mile away from the dwellings in a majority of cases.

CHAPTER 12

EMPLOYMENT, WORKING AND SERVICE CONDITIONS

12.1. *Introductory*

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such worker-members in the sampled working class families as were employed in registered factories. In regard to employment pattern, employment history of the members employed in registered factories at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the factories, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered factories on the day preceding the date of survey. These included paid apprentices also.

12.2. *Employment pattern*

Table 12.1 shows the employment pattern of the worker-members of the sampled families, classified as 'Permanent' and 'Others', for a reference period of one year.

TABLE 12.1
Distribution of man-weeks by employment status

Employment particulars	Percentage of man-weeks worked		
	Permanent workers	Other workers	All
1	2	3	4
(a) <i>Paid employment</i>			
(i) in factories	94.13	77.42	89.39
(ii) in other establishments . . . . .	..	5.02	1.43
(b) <i>Self-employment</i>	0.20	6.70	2.04
(c) <i>In employment but not at work</i>	4.14	2.74	3.74
(d) <i>Not in employment</i>			
but seeking work	1.51	5.91	2.76
and not seeking but available for work	0.02	..	0.01
and not available for work . . . . .	..	2.21	0.63
Total	100.00	100.00	100.00
Total number of employees	136	56	192

There was a clear difference in the pattern for 'permanent' and 'other workers'. In the case of the former, the percentage of man-weeks in 'self employment' and 'not in employment' were negligible but not so in the case of the latter who had a lesser quantum by industry-groups, about the condition of work-places.

12.3. Condition of work-place

Table 12.2 gives the opinion of the worker-members of sampled families (excluding those who were on out-door duties), classified by industry-groups, about the condition of work-places.

TABLE 12.2

Percentage distribution of employees according to opinion expressed on condition of work-places by industry-groups

Condition of work-place	Industry-groups				
	Woolton textiles	Slik textiles	Miscolla- neous textiles	Rest	All
1	2	3	4	5	6
<i>Temperature, humidity and ventilation</i>					
Not reporting.	1.85	1.85	..	..	1.04
Uncomfortable	31.48	44.45	45.00	42.19	40.10
Tolerable or comfortable	64.82	53.70	55.00	57.81	58.34
No particular comment	1.85	..	..	..	0.52
Total	100.00	100.00	100.00	100.00	100.00
<i>Illumination</i>					
Not reporting	1.85	1.85	..	..	1.04
Too dark	3.70	3.71	..	1.56	2.61
Too bright	3.71	1.85	..	1.56	2.08
Tolerable or good	90.74	92.59	100.00	95.31	93.75
No particular comment . . . . .	..	..	..	1.57	0.52
Total	100.00	100.00	100.00	100.00	100.00
<i>Cleanliness</i>					
Not reporting.	1.85	1.85	..	..	1.04
Dirty	5.56	1.86	5.00	6.25	4.69
Fair or good	90.74	94.44	90.00	90.62	91.67
No particular comment	1.85	1.85	5.00	3.13	2.60
Total	100.00	100.00	100.00	100.00	100.00
<i>Sitting and standing arrangement</i>					
Not reporting.	3.71	1.85	..	..	1.56
Uncomfortable	53.70	55.56	50.00	53.13	53.65
Comfortable	31.48	27.78	30.00	31.25	30.21
No particular comment	11.11	14.81	20.00	15.62	14.58
Total	100.00	100.00	100.00	100.00	100.00

12.4. Amenities provided

Relevant data collected from worker-members (excluding those whose place of work was their own residence) on welfare amenities provided within the compound or premises of the factory and outside are presented in table 12.3.

TABLE 12.3

Percentage distribution of employees according to opinion expressed on amenities provided

Item	Not reporting	Not provided	Provided	Total	Among provided (Col. 4) considered			
					Unsatisfactory	Satisfactory	No particular comment	Total
1	2	3	4	5	6	7	8	9
Latrines and urinals .	1.04	10.42	88.54	100.00	22.94	74.71	2.35	100.00
Bath .	1.04	75.52	23.44	100.00	24.45	71.11	4.44	100.00
Wash places .	1.04	48.44	50.52	100.00	15.46	83.51	1.03	100.00
Drinking water .	1.04	2.60	96.36	100.00	25.41	73.51	1.08	100.00
Rest shelter .	1.04	79.69	19.27	100.00	16.22	83.78	..	100.00
Canteen .	1.04	56.25	42.71	100.00	42.68	50.00	7.32	100.00
Reading or recreation .	1.04	89.06	9.90	100.00	10.53	68.42	21.05	100.00
Co-operative store and grain shop .	1.04	94.27	4.69	100.00	22.22	55.56	22.22	100.00
Technical training .	1.04	68.75	30.21	100.00	20.69	74.14	5.17	100.00
Medical facilities arranged by employers .	1.04	80.21	18.75	100.00	41.67	50.00	8.33	100.00
Medical facilities arranged by E.S.I.C. .	1.56	30.21	68.23	100.00	51.15	43.51	5.34	100.00

12.5. Statutory rights and benefits

Table 12.4 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of the sampled working class families.

TABLE 12.4

Distribution of employees by rights and benefits under labour laws and awareness thereof

Rights and benefits	Not reporting	Percentage of employees by awareness			
		Fully aware	Partially aware	Not aware	Total
1	2	3	4	5	6
<i>Factories Act</i>					
Maximum daily hours of work at normal wages . . . . .	..	68.85	25.14	6.01	100.00
Rate of overtime wages	0.55	55.18	26.78	17.49	100.00
Entitlement to leave with wages	1.09	73.22	16.39	9.30	100.00
Rate of leave with wages	0.55	45.36	26.22	27.87	100.00

TABLE 12.4—*contd.*

1	2	3	4	5	6
<i>Payment of Wages Act</i>					
Payment of wages at regular intervals	..	74·85	19·30	5·85	100·00
Maximum interval at which wages can be paid	..	69·59	16·96	13·45	100·00
Imposition of fines/ deduction from wages	..	67·81	18·13	14·03	100·00
Procedure for complaints	..	70·76	14·04	15·20	100·00
<i>Employees' State Insurance Act</i>					
Benefit for sickness	..	62·50	31·67	5·83	100·00
Benefit for temporary disablement	..	51·67	23·33	25·00	100·00
Dependants' benefit in case of death	..	40·83	30·83	28·34	100·00
<i>Workmen's Compensation Act</i>					
Compensation for temporary disablement.	..	51·07	25·53	23·40	100·00
Compensation for death due to work accident.	..	48·94	23·40	27·66	100·00
Procedure for complaints	..	59·57	19·15	21·28	100·00
<i>Industrial Employment (Standing Orders) Act</i>					
Framing of procedures for recruitment, discharge, disciplinary action, etc.	..	40·00	31·25	28·75	100·00
Approval of procedure	..	36·25	25·00	38·75	100·00
Intimation of procedures to the workers	..	23·75	38·75	37·50	100·00
<i>Industrial Disputes Act</i>					
Lay-off compensation	..	76·27	11·02	12·71	100·00
Ratio of lay-off compensation	..	63·56	19·49	16·95	100·00
Notice of retrenchment	..	72·88	14·41	12·71	100·00
Retrenchment compensation	..	72·03	12·71	15·26	100·00
<i>Employees' Provident Fund Act and Scheme</i>					
Contribution by employer	..	82·86	9·52	7·62	100·00
Period after which the employers' contribution becomes payable.	..	25·72	29·52	44·76	100·00
Accumulation of interest	..	69·52	16·19	14·29	100·00

12.6. Trade union membership

Data collected regarding association of employee-members with trade unions are presented in table 12.5. For the purpose of the survey, a trade union was defined as any organisation or association of workers which stood for achievement of their economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12.5

Distribution of employee-members according to membership of trade unions and other details

Membership										Percentage of employee- members
1										2
Not reporting										5.21
No union exists										17.19
In case of a union										
(a) Members										52.60
(b) Not members										25.00
Total										100.00
<i>Subscription paid</i>										
Not reporting or no subscription										..
Paying regularly										74.26
Not paying regularly										25.74
Total										100.00
<i>Rate of subscription per month</i>										
Not reporting										5.94
Less than Re. 0.25										10.89
Re. 0.25 to less than Re. 0.50										74.26
Re. 0.50 and above										8.91
Total										100.00

Of the total employee-members, about 53 per cent. reported to be the members of trade unions. Of these, about 74 per cent. were paying their subscription regularly. The more common rate of subscription was between Re. 0.25 to less than Re. 0.50.

12.7. Length of service

Some information was also collected on the total length of service of each worker-member in the particular establishment in which he was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the period of discontinuities. On the basis of this information, the distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12.6.

TABLE 12.6

Percentage distribution of employee-members according to length of service

Length of service	Industry-groups				
	Woollen textiles	Silk textiles	Miscella- neous textiles	Rest	All
1	2	3	4	5	6
Less than 1 year	16.67	27.78	5.00	21.88	20.31
One year to less than 5 years	48.15	31.48	25.00	32.81	35.95
5 years to less than 10 years	24.07	27.78	30.00	28.12	27.08
10 years to less than 20 years	9.26	12.96	40.00	14.06	15.10
20 years and above	1.85	..	..	3.13	1.56
Total	100.00	100.00	100.00	100.00	100.00
Number of employees	54	54	20	64	192

About 56 per cent. of the employee-members had a length of service of less than 5 years.

12.8. Service conditions

In regard to service conditions, information was obtained on shift-working, rest-intervals, pay-period, paid earned leave and social security benefits. All this information was obtained in respect of worker-members, including paid apprentices, employed in registered factories on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he was having a job, even though he might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12.7 shows the relevant data collected on service conditions.

TABLE 12.7

Percentage distribution of employee-members by industries and service conditions

Service conditions	Industry-groups				
	Woollen textiles	Silk textiles	Miscella- neous textiles	Rest	All
1	2	3	4	5	6
<i>Shift-working</i>					
Not reporting . . . . .	..	3.71	..	3.12	2.08
Day	27.78	7.40	40.00	60.94	34.37
Night . . . . .	..	..	..	..	..
Evening . . . . .	..	..	..	..	..
Rotation	72.22	88.89	60.00	35.94	63.55
Total	100.00	100.00	100.00	100.00	100.00

TABLE 12.7—contd.

1	2	3	4	5	6
<i>Daily rest-interval</i>					
No rest interval . . . . .	..	1.85	5.00	1.56	1.56
Half an hour or less	72.22	87.04	60.00	43.75	65.62
More than half an hour	27.78	11.11	35.00	54.69	32.82
Total	100.00	100.00	100.00	100.00	100.00
<i>Pay-period</i>					
Not reporting . . . . .	..	3.71	..	3.13	2.08
Weekly	1.85	..	..	1.56	1.04
Fortnightly	27.78	48.15	..	10.94	25.00
Monthly	70.37	48.14	100.00	84.37	71.88
Others . . . . .	..	..	..	..	..
Total	100.00	100.00	100.00	100.00	100.00
<i>Days of paid earned leave enjoyed</i>					
0 day	57.40	70.36	35.00	45.31	54.69
1 to 10 days	3.91	9.27	15.00	7.81	9.90
11 to 15 days	7.41	20.37	45.00	26.56	28.12
16 days and above	31.28	..	5.00	20.32	7.29
Total	100.00	100.00	100.00	100.00	100.00

A majority (about 64 per cent.) of the worker-members were working in shifts by rotation. About 34 per cent. of the worker-members were in day shifts. The percentages of worker-members in night shifts and evening shifts, i.e., from about 4 p.m. to 12 midnight covering a good part of the night, were nil. About 66 per cent. of the worker-members reported that they were enjoying rest-interval of half-an-hour or less and about 33 per cent. of the worker-members enjoyed daily rest-interval of more than half-an-hour. As regards pay-period, a majority (about 72 per cent.) of the worker-members were being paid monthly and about 25 per cent. fortnightly. Data on paid earned leave enjoyed by the worker-members during the calendar year preceding the date of survey show that about 28 per cent. of them enjoyed leave between 11 and 15 days, about 10 per cent. between 1 and 10 days and about 7 per cent. for 16 days and above. About 55 per cent. of the worker-members reported that they had not enjoyed paid earned leave. In this connection it has to be borne in mind that some of the worker-members were in employment for a part of the reference year only and the data related to paid leave actually availed of.

12.9. Social security benefits

Data were also collected on social security benefits, e.g., Provident Fund Scheme and the Employees' State Insurance Scheme, enjoyed by the employee-members as on the date of survey. These data are presented in table 12.8.

TABLE 12.8

Distribution of employee-members by social security benefits

Scheme							Percentage of employee members
1							2
<i>Provident Fund Scheme:</i>							
Not reporting	..	..	..	..	..	..	2.60
No arrangement	..	..	..	..	..	..	39.58
If arrangement :							
(A) Contributing	..	..	..	..	..	..	47.40
(B) Not contributing	..	..	..	..	..	..	..
(a) Not eligible	..	..	..	..	..	..	8.86
(b) Not interested	..	..	..	..	..	..	1.56
Total							100.00
<i>Employees State Insurance Scheme</i>							
Not reporting	..	..	..	..	..	..	2.60
No arrangement	..	..	..	..	..	..	30.21
If arrangement :							
(A) Contributing	..	..	..	..	..	..	66.15
(B) Not contributing	..	..	..	..	..	..	1.04
Total							100.00

Of the total of 192 employee-members, about 47 per cent. were contributing to provident fund account either under the Employees Provident Fund Scheme or under voluntary provident fund schemes introduced by the employers. Out of about 10 per cent. of employee-members who were not contributing, a majority of them were not eligible. In about 40 per cent. of the cases there was no arrangement for provident fund. About 66 per cent. of the employee-members were covered under the Employees' State Insurance Scheme which provides for sickness, work-injury and maternity benefits.

Apart from the Employees Provident Fund and Employees' State Insurance Scheme, information on other social security benefits voluntarily given by the employers such as pension, gratuity, etc., was also collected. As for gratuity, about 115 employee-members out of a total of 192 employee-members reported provision of a system of gratuity in the establishments where they were employed. Thirty seven employee-members reported absence of any scheme of gratuity and 32 worker-members reported that they were not entitled to it. The remaining 8 worker-members did not report anything. The most common scale of gratuity was reported to be 15 days' pay per year of service and the worker-members became entitled to it only after a period of qualified service. Another system was 15 months' pay on retirement. No provision of pension was reported. The provision of free railway passes and privilege ticket order (one-third fare to be paid by the workers) was reported by five worker-members.

CHAPTER 13

SAVINGS, ASSETS AND INDEBTEDNESS

13.1. Introductory

Under this head information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts—both on family account and on enterprise and other purposes account—as on the date of survey. Only the family's share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

13.2. Components of savings

Relevant data on 'Savings' and 'Assets' are presented in table 13.1.

TABLE 13.1

A. Average amount (Rs.) of savings and assets per reporting family by income classes

Savings/Assets	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
<i>Average amount per reporting family (Rs.)</i>				
Savings	111.00	289.96	713.50	319.78
Assets	639.02	736.39	1,281.97	805.14
Total	750.02	1,026.35	1,995.47	1,124.92

B. Percentage distribution of savings and assets by form and income classes

Form of savings/assets	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
<i>(i) Savings</i>				
<i>(a) On family account</i>				
Life insurance premium paid	7.15	0.22	0.99	0.42
Provident fund—own contribution	11.84	11.62	14.53	11.92
Provident fund—employers' contribution	7.12	11.62	14.18	11.60
Small savings (bank, postal and cash in hand)	0.33	3.30	5.04	3.37
Others	0.20	1.27	1.02	1.03
Total	14.80	28.25	35.76	28.43

TABLE 13.1—contd.

1	2	3	4	5
(b) <i>On enterprise and other purposes account</i>	..	..	..	..
(ii) <i>Assets</i>				
(a) <i>On family account</i>				
Land	45.69	21.85	16.04	23.75
Building	30.08	28.59	25.98	28.04
Jewellery and ornaments	5.89	17.21	16.45	15.26
Others	3.54	4.10	5.77	4.52
Total	85.20	71.75	64.24	71.57
(b) <i>On enterprise and other purposes account</i>	..	..	..	..
Grand total	100.00	100.00	100.00	100.00
Total number of reporting families	41	109	30	180

The amount of savings and assets per reporting family worked out to Rs. 320 and Rs. 805 respectively giving a total of Rs. 1,125. Thus, savings formed about 28 per cent. and assets about 72 per cent. of the total amount of savings and assets held by the reporting families. Both savings and assets were held wholly on 'family account'.

13.3. *Extent of savings and assets*

Table 13.2 gives frequency distribution of families according to total amount of savings and assets held on the date of survey by income classes.

TABLE 13.2

Percentage distribution of families by total amount of savings and assets and income classes

Amount of savings and assets	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
Nil	21.95	17.43	3.33	16.11
Less than Rs. 200	31.71	14.68	3.33	16.67
Rs. 200 to below Rs. 500	12.19	16.51	6.67	13.89
Rs. 500 to below Rs. 1,500	19.51	27.52	33.33	26.67
Rs. 1,500 to below Rs. 2,500	2.44	11.93	26.67	12.22
Rs. 2,500 to below Rs. 3,500	4.88	6.42	10.00	6.67
Rs. 3,500 to below Rs. 4,500	4.88	..	6.67	2.22
Rs. 4,500 and above	2.44	5.51	10.00	5.55
Total	100.00	100.00	100.00	100.00

About 16 per cent. of the families had no savings and assets and their percentage in the lowest income class was the highest (22 per cent.). Roughly, 27 per cent. of the families reported savings and assets of Rs. 500 to less than Rs. 1,500.

13.4. Possession of durable articles and livestock

In addition to savings and assets, data were collected on certain selected durable articles. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles. Table 13.3 shows the names and number of durable articles and livestock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13.3

Number of families possessing selected durable articles and livestock and number of articles, etc., possessed

Durable articles and livestock	Number of families reporting possession of articles, etc.	Percentage of reporting families	Total number of articles, etc., possessed	Average number per family of reporting families
1	2	3	4	5
Table	49	27.22	72	1.47
Chair	49	27.22	80	1.63
Sewing machino	28	15.56	28	1.00
Clock, time-piece	41	22.78	41	1.00
Cot	178	98.89	520	2.92
Chouki	51	28.33	81	1.59
Radio	4	2.22	4	1.00
Tabla, dholak	2	1.11	2	1.00
Fountain pen	50	27.78	61	1.22
Wrist watch	28	15.56	28	1.00
Bicyclo	72	40.00	72	1.00
Cow, buffalo	16	8.89	18	1.12

It would appear from the above table that the possession of somewhat costly durable articles, such as wrist watch, bicycle, radio, clock/time-piece, and livestock such as cow, buffalo, etc., was not very uncommon among the working class families surveyed.

13.5. Extent of indebtedness

Table 13.4 gives the percentage distribution of families by amount of debt and income classes.

TABLE 13.4

Percentage distribution of families by amount of debt and income classes

Amount of debt	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
Less than Rs. 50	9.52	18.00	6.25	13.79
Rs. 50 to less than Rs. 100	38.10	38.00	37.50	37.93
Rs. 100 to less than Rs. 150	28.57	18.00	12.50	19.54
Rs. 150 to less than Rs. 250	19.05	18.00	31.25	20.69
Rs. 250 to less than Rs. 500	4.76	8.00	12.50	8.05
Total	100.00	100.00	100.00	100.00
Total number of families reporting debt	21	50	16	87

Taking all families together, about 38 per cent. of the families reported debt between Rs. 50 and less than Rs. 100, about 21 per cent. between Rs. 150 and less than Rs. 250 and about 20 per cent. between Rs. 100 and less than Rs. 150.

13.6. Purpose of loans

The relevant data on indebtedness by purpose of loans are presented in table 13.5.

TABLE 13.5

Distribution of families, loans and amount of loans by purpose

Purpose of loans	Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1	2	3	4
(A) On family account			
Festival	2.30	1.26	2.53
Marriage	18.39	15.72	31.69
Child birth	1.15	1.89	1.02
Funeral	1.14	0.63	2.83
Sickness	16.09	15.09	9.62
Education	2.30	3.77	7.16
Unemployment or lay-off	9.20	6.92	6.53
Current deficit	32.18	37.73	20.68
Inherited debt	1.15	1.26	1.79
Others	6.90	6.92	3.70
Total	90.80	91.19	87.55
(B) On enterprise and other purposes account			
Building	2.30	1.89	3.88
Purchase of other assets	4.60	4.40	4.40
Cultivation . . . . .	..	..	..
Other family enterprise	2.30	2.52	4.17
Inherited debt . . . . .	..	..	..
Others . . . . .	..	..	..
Total	9.20	8.81	12.45
Grand Total	100.00	100.00	100.00
Absolute Total	87	159	16,767(Rs.)

Out of the total of 180 sampled families, 87 or about 48 per cent. reported debt on the date of survey. Out of the families reporting debt, about 91 per cent. had taken loans on 'family account' and the rest on 'enterprise and other purposes account'.

13.7. Sources and terms of loans

Table 13.6 gives the percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment.

TABLE 13.6

Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment

By source		By nature of security		By rate of interest		By type of instalment (for repayment of loan)	
Source of loan	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loans
1	2	3	4	5	6	7	8
Not reporting	1.26	Not reporting	1.26	Not reporting	1.26	Not reporting	8.80
Provident fund	..	No security	89.31	No interest	76.73		
Co-operative society	2.52	Land	..	Less than 6%	2.52	Weekly	..
Employer	5.03	Ornaments and jewellery		6% to less than 12½%	9.43	Monthly	12.58
Moneylender	5.03		..	12½% to less than 25%	5.03	Quarterly	1.26
Shop-keeper	33.96		6.29	25% to less than 50%	3.14	Half yearly	0.63
Friends and relatives	49.68	Others		50% and above		Yearly	2.52
Bank	0.63		3.14				
Government	1.26						
Others	0.63				1.89	Others	74.21
Total	100.00		100.00		100.00		100.00

About 50 per cent. of the loans were taken from friends and relatives. About 89 per cent. of the loans were taken at no security. About 77 per cent. of the loans were taken at no interest. Interest at the rate of 6 per cent. to less than 12½ per cent. was paid in case of about 9 per cent. of the loans. The highest rate of interest, i.e., 50 per cent. and above was paid in case of about 2 per cent. of the loans. About 13 per cent. of the loans were to be repaid in monthly instalments.

CHAPTER 14

SOME IMPORTANT FINDINGS

14.1. *Family characteristics, income and expenditure*

The estimated number of families of industrial workers satisfying the survey definition worked out in Amritsar Centre to about 7 thousands. Of the total families, about 30 per cent. consisted of single-member, 24 per cent. of two to three members, 27 per cent. of four to five members, 15 per cent. of six to seven members and the remaining 4 per cent. consisted of more than 7 members. By family type, about 35 per cent. consisted of husband, wife and children. Others in order were those consisting of unmarried earner and husband or wife, i.e., single workers with dependants living elsewhere (30 per cent.); husband, wife, children and other members (13 per cent.); unmarried earner and other members (7 per cent.); and husband and wife (6 per cent.).

The average size of the family was 3.40 persons. Of these, 1.12 were earners, 0.10 earning dependants and 2.18 non-earning dependants. Of the earners, 1.10 were adult men and 0.02 adult women. About 82 per cent. of the families had only one income recipient. On an average, a family had 2.19 dependants living with it and 0.56 dependants living elsewhere.

The average monthly income worked out to Rs. 99.01 per family and Rs. 29.08 per capita. The largest number of families (about 28 per cent. of the total) came within the income class 'Rs. 60 to less than Rs. 90' and about 3.6 per cent. of the families fell in the highest income class of Rs. 210 and above.

Of the average monthly income of Rs. 99.01 per family, income from paid employment accounted for Rs. 91.84 or about 93 per cent.; income from self-employment for Rs. 3.90 or about 4 per cent. and income from 'other sources' such as rent from land, house, pension, cash assistance, gifts, concessions, etc., for Rs. 3.27 or about 3 per cent. Men contributed the largest amount to the average monthly family income from all the three sources.

The average monthly expenditure for current living was Rs. 117.93 per family, Rs. 34.64 per capita and Rs. 41.97 per adult consumption unit. The average expenditure per capita and per adult consumption unit generally showed small variations in the different income classes within the income range of 'Rs. 30 to less than Rs. 210'.

Of the average monthly expenditure of Rs. 117.93 per family, consumption expenditure accounted for Rs. 111.23, the rest being accounted for by non-consumption outgo like interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 62.65 or about 56 per cent. of the total consumption expenditure. The proportion of expenditure on food to total consumption expenditure, on the whole, showed a declining trend with a rise in family income.

An analysis of the nutritive contents of the food stuffs consumed, on an average, by a working class family revealed that increased

intake of leafy vegetables, fruits like guava and mangoes and skimmed milk, especially by children and pregnant and nursing women, would help to overcome the deficiencies in respect of calcium and vitamin A.

14.2. *Additional aspects of level of living*

As already stated in Chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built on the basis of data collected in regard to these aspects.

Among industrial workers at Amritsar Centre, about 45* per cent. of all members (aged 5 years and above) were illiterate and about 43* per cent. had received education upto or below primary standard. During the period of survey, about 14 per cent. of family members were receiving education. Among children (5 to 14 years of age) this percentage was about 64. The reasons for not receiving education among children were mainly financial difficulties and lack of interest.

Fever was the main sickness reported. Allopathic treatment in cases of sickness was the most popular among families.

About 33 per cent. of the sampled working class families were living in independent buildings. The accommodation occupied by them generally consisted of one living room with no provision of separate kitchen, bath and store. Most of the dwellings had 'other sources' of water supply, and no provision for latrine. Important places usually visited by the working class families for their essential needs and amenities, e.g., shopping centres, school, medical aid centre, post office, etc., were in most cases at a distance of less than one mile from their dwellings.

A majority of the employee-members of the sampled families were in permanent employment in factories. About 56 per cent. of the employee-members had a length of service of less than 5 years in the same establishment. About 64 per cent. of the employee-members were working in shifts by rotation and about 34 per cent. in day shifts. About 66 per cent. of the worker-members were enjoying a daily rest interval of half an hour or less. A majority of the employee-members (72 per cent.) were being paid monthly. About 55 per cent. of the worker-members reported that they had not enjoyed paid earned leave. About 47 per cent. of the employee-members were contributing to provident fund account either under the Employees' Provident Funds Scheme or under voluntary provident fund schemes introduced by the employers. About 66 per cent. of the employee-members were covered under the Employees' State Insurance Scheme.

Savings formed about 28 per cent. and assets about 72 per cent. of the total amount of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked out to Rs. 320 and Rs. 805 respectively. Roughly 27 per cent. of the families reported savings and assets of Rs. 500 to less than Rs. 1,500.

About 48 per cent. of the families surveyed reported debt on the date of survey. The outstanding loans were mostly on 'family account' and the more important purposes for taking loans were marriage, meeting current deficit, and sickness.

*Estimated figures

APPENDIX I

List of centres covered under Family Living Surveys among Industrial Workers during 1958-59

A. *Factory Centres*

1. Digboi
2. Jamshedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavanagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Varanashi (Banaras)
20. Saharanpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alleppey
26. Alwaye

27. Amritsar
 28. Yamunanagar
 29. Jaipur
 30. Ajmer
 31. Delhi
 32. Srinagar
- #### B. *Mining Centres*
33. Jharia
 34. Kodarma
 35. Noamundi
 36. Balaghat
 37. Gudur
 38. Barbil
 39. Raniganj
 40. Kolar Gold Field

C. *Plantation Centres*

41. Labac
42. Rangapara
43. Mariani
44. Doom Dooma
45. Coonoor
46. Darjeeling
47. Jalpaiguri
48. Chickmagalur
49. Ammathi
50. Mundakkayam

APPENDIX II
Average monthly expenditure—item-wise—per family

Item	Single member families		All families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
(A) CONSUMPTION EXPENDITURE				
FOOD, BEVERAGES, ETC.				
<i>Cereals and products</i>				
Paddy . . . . .	..	..	13	0.11
Rice	122	1.91	440	2.39
Wheat	1	0.04	17	0.68
Wheat atta	139	6.79	515	16.36
Jowar atta . . . . .	..	..	1	..
Maize . . . . .	..	..	3	0.02
Maize atta	7	0.02	73	0.30
Gram	22	0.09	127	0.18
Gram atta	33	0.07	206	0.21
Other rice products	1	0.01	2	..
Maida	2	0.01	21	0.02
Suji, rawa	55	0.15	220	0.22
Bread	21	0.13	104	0.22
Biscuit	1	..	19	0.05
Other wheat produce	1	..	5	0.01
Grinding charges, etc.	1	..	22	0.03
Sub-total: cereals and products	143	9.22	531	20.80
<i>Pulses and products</i>				
Arhar	65	0.44	98	0.22
Gram	97	0.32	462	0.76
Moong	93	0.38	402	0.66
Masur	72	0.23	355	0.43
Urd	96	0.38	453	0.77
Pea	2	..	6	..
Other pulses	18	0.04	139	0.16
Pulse products	34	0.10	214	0.30
Sub-total: pulses and products	126	1.89	512	3.30
<i>Oil seeds, oils and fats</i>				
Mustard oil	57	0.42	146	0.36
Coconut oil . . . . .	..	..	1	..
Gingelly oil . . . . .	..	..	1	..
Vanaspati	63	0.88	349	2.68
Sub-total : oil seeds, oils and fats	105	1.30	422	3.04
<i>Meat, fish and eggs</i>				
Goat meat	50	0.69	210	1.04
Pork . . . . .	..	..	1	0.01
Fresh fish	4	0.04	7	0.02
Egg—hen	5	0.03	29	0.09
Sub-total: meat, fish and eggs	50	0.76	221	1.16

APPENDIX II—contd.

	1	2	3	4	5
<i>Milk and products</i>					
Milk—cow		31	0.77	84	1.19
Milk—buffalo		122	2.97	483	7.88
Curd		95	0.75	328	1.15
Lassi		13	0.27	18	0.12
Khoa	1	..
Ghee—cow	5	0.06
Ghee—buffalo		75	3.11	254	4.07
Butter		4	0.08	6	0.07
Condensed milk	1	0.01
Powdered milk	1	0.03
Cheese		1	..	2	0.01
Other milk and products	1	0.01
Sub-total: milk and products		154	7.95	541	14.60
<i>Condiments and spices</i>					
Salt		138	0.08	525	0.18
Turmeric		133	0.13	519	0.23
Chilly—green		4	0.01	23	0.02
Chilly—dry		128	0.20	502	0.41
Tamarind		2	..	6	..
Onion		124	0.28	500	0.53
Garlic		72	0.08	257	0.14
Corriander		8	0.01	40	0.01
Ginger		54	0.07	238	0.13
Pepper		36	0.07	194	0.14
Methi		2	..	4	..
Saffron	4	..
Mustard	1	..
Jira		11	0.02	38	0.02
Clove		3	..	15	0.01
Elachi		7	0.01	33	0.02
Mixed spices		104	0.28	395	0.45
Other spices, etc.		5	0.01	46	0.03
Sub-total: condiments and spices		139	1.25	529	2.32
<i>Vegetables and products</i>					
Potato		129	0.57	510	0.91
Muli, turnip, radish		50	0.07	271	0.16
Carrot, beet		21	0.03	115	0.07
Arum		16	0.03	52	0.05
Brinjal		92	0.25	394	0.46
Cauliflower		51	0.20	220	0.29
Cabbago		9	0.03	23	0.02
Ladies finger		56	0.14	202	0.21
Tomato		76	0.19	282	0.25
Cucumber		3	..	24	0.02
Pumpkin		42	0.10	171	0.18
Gourd		7	0.01	25	0.02
Karela		32	0.06	141	0.11
Bean		6	0.01	13	0.01
Pea		34	0.08	146	0.18
Other vegetables		38	0.09	150	0.18
Palak		30	0.04	134	0.07
Menthi		9	0.01	73	0.03
Other leafy vegetables		12	0.02	128	0.10
Pickle preservative		3	0.01	12	0.02
Other vegetable products	5	0.01
Sub-total: vegetables and products		132	1.94	517	3.35

APPENDIX II—contd.

1	2	3	4	5
<i>Fruits and products</i>				
Banana, plantain	79	0.46	258	0.46
Orange	30	0.17	115	0.20
Lemon	22	0.07	70	0.11
Mango	33	0.32	121	0.46
Pineapple	3	0.01	6	0.02
Water melon	5	..	15	0.03
Coconut . . . . .	..	..	6	0.01
Cashewnut	1	..	2	..
Apple	8	0.05	16	0.03
Kharbooza	20	0.09	73	0.17
Dried fruit	24	0.06	95	0.18
Other fruits	41	0.17	107	0.22
Jam and jelly . . . . .	..	..	6	0.03
Other fruit products	1	..	1	..
Sub-total: fruits and products	134	1.40	444	1.92
<i>Sugar, honey, etc.</i>				
Sugar—crystal	135	1.56	519	4.53
Sugar—deshi	5	0.03	10	0.02
Gur	32	0.14	198	0.40
Honey	2	0.02	8	0.02
Others	11	0.05	25	0.04
Sub-total: sugar, honey, etc.	142	1.80	532	5.01
<i>Pan, supari, etc.</i>				
Pan leaf	3	0.01	5	..
Pan finished	79	0.23	162	0.15
Supari	5	0.01	8	0.01
Lime	2	..	3	..
Katha	5	0.01	8	0.01
Sub-total: pan, supari, etc.	84	0.26	171	0.17
<i>Tobacco and products</i>				
Bidi	47	0.75	82	0.41
Cigarette	58	1.47	198	1.55
Chewing tobacco	17	0.16	26	0.06
Smoking tobacco	9	0.05	19	0.04
Leaf tobacco	2	0.02	3	0.01
Hukka tobacco prepared	15	0.05	51	0.12
Snuff	2	0.01	2	..
Others	1	..	1	..
Sub-total: tobacco and products	116	2.51	296	2.19
<i>Alcoholic beverages</i>				
Country liquor	8	0.34	17	0.27
Bhang	1	..	1	..
Opium . . . . .	..	..	3	0.05
Beer . . . . .	..	..	4	0.05
Refined liquor	4	0.07	10	0.11
Others . . . . .	..	..	3	0.06
Sub-total: alcoholic beverages	12	0.41	36	0.54

APPENDIX II—contd

	1	2	3	4	5
<i>Other beverages</i>					
Tea leaf		109	0.33	486	0.86
Ice		17	0.04	89	0.10
Squash and syrup		1	..	4	0.02
Others	2	0.01
Sub-total: other beverages		111	0.37	490	0.99
<i>Prepared meals, etc.</i>					
Meals		72	3.25	123	1.53
Snack saltish		114	0.69	329	0.60
Snack sweet		119	1.20	370	1.07
Hot drink tea		139	2.75	398	1.94
Hot drink coffee		2	0.05	2	0.02
Hot drink others		40	0.84	69	0.40
Toffee, chocolate		2	0.01	2	..
Ice cream, fruit, salad		4	0.02	16	0.05
Sugar-cane juice		18	0.04	70	0.07
Cold drink		35	0.50	81	0.33
Others		20	0.22	34	0.15
Sub-total : prepared meals, etc.		163	9.57	510	6.16
Total : food, beverages, etc.		169	40.63	561	65.55
(i) Food	37.45	..	62.65
(ii) Tobacco, pan, supari and intoxicants	3.18	..	2.90
FUEL AND LIGHT					
Firewood and chip		136	1.43	504	2.81
Coal and coke		16	0.20	137	0.66
Sawdust		67	0.31	148	0.32
Kerosene oil—fuel		111	0.23	434	0.33
Kerosene oil—lighting		110	0.23	350	0.34
Electricity—fuel	6	0.01
Electricity—lighting		48	0.22	186	0.56
Gas		1	0.01	1	..
Dungcake		5	0.02	121	0.31
Charcoal	2	0.01
Methylated spirit	2	0.01
Electric bulb		4	0.02	28	0.06
Candle		14	0.02	54	0.03
Match box		162	0.31	547	0.34
Other lighting oil	1	..
Others		8	0.01	42	0.02
Total: fuel and light		168	3.01	558	5.81
HOUSING					
<i>Rent for housing, etc.</i>					
Residential house rent		148	3.35	395	4.00
Residential land rent	1	0.02
House rent—owned/free		15	0.33	116	1.32
Water charges		12	0.02	43	0.14
Sub-total: rent for housing, etc.		163	3.70	509	5.48

APPENDIX II—contd.

	1	2	3	4	5
<i>House repairs and upkeep</i>					
Repairs . . . . .	..	..	6	0.16	
White washing	1	0.03	7	0.02	
Others . . . . .	..	..	2	0.09	
Sub-total : house repairs and upkeep	1	0.03	15	0.27	
<i>Furniture, etc.</i>					
Bedstead, cot	8	0.16	22	0.14	
Mat, mattress, durrie . . . . .	..	..	1	..	
Chouki, takhat	1	0.02	2	0.01	
Table	1	0.04	1	0.01	
Table cloth . . . . .	..	..	4	0.02	
Others	14	0.07	42	0.17	
Repair and maintenance	4	0.07	19	0.10	
Sub-total: furniture, etc.	25	0.36	83	0.45	
<i>Household appliances</i>					
Box, trunk	2	0.05	6	0.09	
Suit case, attache case	2	0.10	4	0.09	
Utensil—earthenware	4	0.01	27	0.03	
Utensil—iron	2	0.03	7	0.02	
Utensil—bell metal . . . . .	..	..	2	0.01	
Utensil—aluminium	3	0.01	3	..	
Utensil—copper	1	0.02	5	0.03	
Utensil—brass	11	0.20	34	0.27	
Utensil—others . . . . .	..	..	1	0.01	
Glassware	5	0.01	26	0.04	
Enamelware . . . . .	..	..	3	0.01	
Chinaware	11	0.03	47	0.11	
Bucket	2	0.02	7	0.04	
Broom	36	0.04	254	0.14	
Lock	14	0.10	21	0.05	
Rope, string	1	..	8	0.02	
Cutlery . . . . .	..	..	5	..	
Oven	6	0.03	9	0.02	
Kerosene stove . . . . .	..	..	1	..	
Lantern, lamp	4	0.01	7	..	
Clock, time-piece . . . . .	..	..	1	0.02	
Household tools	1	..	4	..	
Other household appliances	3	0.01	11	0.03	
Rent household appliances . . . . .	..	..	1	..	
Repairs and maintenance	7	0.03	30	0.06	
Sub-total : household appliances	66	0.70	344	1.09	
<i>Household services</i>					
Cook	2	0.06	3	0.02	
Sweeper	78	0.15	331	0.42	
Others . . . . .	..	..	1	..	
Sub-total : household services	80	0.21	335	0.44	
Total : housing	169	5.00	560	7.73	

APPENDIX II—contd.

	1	2	3	4	5
CLOTHING, BEDDING, ETC.,					
<i>Readymade clothing</i>					
Dhoti		4	0·10	14	0·11
Lungi		2	0·06	3	0·03
Vest		9	0·07	29	0·08
Coat, overcoat	1	0·04
Ganji, banian		34	0·28	93	0·27
Sari	2	0·07
Dopatta, urani		1	0·01	28	0·19
Undergarment		1	0·01	3	0·01
Chaddar, angabastram		1	0·02	3	0·02
Towel		9	0·10	26	0·08
Handkerchief		4	0·01	8	0·01
Shawl, wrapper, scarf	5	0·13
Wool	3	0·04
Other cloth		2	0·01	2	..
Other clothing (miscellaneous)	1	..
Sub-total : readymade clothing		52	0·67	159	1·08
<i>Non-readymade clothing</i>					
Dhoti	1	0·01
Lungi		1	0·02	5	0·06
Pyjama		13	0·27	29	0·17
Trousers		2	0·06	5	0·07
Half pants	2	0·01
Bush shirts		1	0·02	1	0·01
Shirt, kamij, kurta		22	0·66	70	0·60
Ganji, banian		4	0·04	5	0·01
Blouse, choli	1	0·01
Chemise	1	..
Salwar	13	0·09
Dopatta, urani		2	0·04	7	0·08
Frock	1	0·01
Undergarment		8	0·05	14	0·04
Towel	1	..
Sweater, pullover		1	0·01	1	..
Wool		1	0·05	11	0·14
Longcloth		14	0·39	59	0·35
Mulmul		2	0·01	5	0·02
Satin	3	0·11
Poplin		25	0·88	101	1·07
Other shirting, etc.		16	0·31	110	0·94
Other cloth		55	1·08	236	2·07
Other clothing (miscellaneous)		4	0·03	12	0·05
Sub-total: non-readymade clothing		86	3·92	270	5·92
<i>Headwear</i>					
Turban		3	0·08	22	0·18
Cap		1	0·05	3	0·03
Others		1	0·02	2	0·02
Sub-total: headwear		5	0·15	27	0·23

APPENDIX II—contd.

	1	2	3	4	5
<i>Bedding</i>					
Bed sheet		14	0.47	41	0.45
Pillow		1	0.02	3	0.04
Mosquito net		1	0.02	2	0.01
Durrie		4	0.12	11	0.16
Blanket, rug		2	0.04	4	0.05
Bed cover	2	0.03
Pillow case		4	0.02	13	0.02
Bedding cloth	1	..
Others		8	0.59	25	0.38
Sub-total: bedding		24	1.28	83	1.14
<i>Footwear</i>					
Shoes		8	0.24	30	0.38
Sandals	7	0.11
Chappals		11	0.28	48	0.48
Boots		5	0.34	29	0.56
Gum boots		1	0.07	1	0.02
Slippers	11	0.05
Socks		24	0.12	60	0.11
Others		2	..	12	0.08
Sub-total: footwear		43	1.05	146	1.79
<i>Miscellaneous</i>					
Laundry		52	0.28	149	0.33
Washerman		10	0.09	27	0.09
Washing soap		161	1.18	549	2.33
Soda		5	0.01	110	0.10
Soap chip and powder		1	0.01	42	0.11
Dry cleaning		3	0.07	15	0.08
Dyeing		7	0.02	26	0.03
Tailoring, mending, etc.		77	0.82	233	1.06
Embroidery	5	0.01
Others		28	0.02	222	0.10
Repairs, etc, footwear		95	0.32	343	0.34
Repairs, etc, headwear		6	0.01	13	0.01
Others		2	..	11	..
Sub-total : miscellaneous		167	2.83	559	4.59
Total : clothing, bedding, etc.		168	9.90	560	14.75
MISCELLANEOUS					
<i>Medical care</i>					
Doctor's fee		2	0.02	10	0.04
Medicine		12	0.28	129	1.65
Nurse, midwife	2	0.02
X-ray	1	0.01
E.S.I. premium		105	1.09	321	1.27
Health service contribution	1	..
Others		1	..	4	0.01
Sub-total : medical care		114	1.39	403	3.00

APPENDIX II—contd.

1	2	3	4	5
<i>Personal care</i>				
Hair oil, etc.	151	0·67	527	1·23
Hair lotion, etc.	1	..	4	..
Barber	146	0·59	386	0·67
Snow, face cream, etc.	5	0·02	38	0·06
Toilet soap	141	0·47	494	0·70
Soap nut.	4	0·01	11	0·01
Comb hair brush	29	0·03	105	0·04
Mirror	8	0·02	27	0·02
Face powder	1	0·01	15	0·03
Tooth paste	12	0·09	39	0·09
Tooth powder	2	0·01	3	0·01
Tooth brush	3	0·02	9	0·02
Neem and similar stick	76	0·07	305	0·14
Blade	71	0·08	174	0·06
Shaving soap	2	..	5	..
Other shaving requisite	1	0·01	3	..
Scent and perfume	1	..	3	..
Lipstick, etc. . . . .	..	..	8	0·01
Family planning goods . . . . .	..	..	1	..
Others	13	0·03	74	0·05
Sub-total : personal care	168	2·13	559	3·14
<i>Education and reading</i>				
School, college—fees	1	0·02	95	0·70
Books—school . . . . .	..	..	36	0·20
Books—general	10	0·15	17	0·06
Stationery—all kinds	6	0·03	109	0·19
Private tuition . . . . .	..	..	8	0·06
Newspaper	9	0·11	17	0·05
Periodical and journal	3	0·04	8	0·02
Library charges	2	0·01	5	..
Others	2	..	18	0·03
Sub-total : education and reading	26	0·36	181	1·31
<i>Recreation, etc.</i>				
Cinema	71	0·78	193	0·69
Toy . . . . .	..	..	17	0·01
Mela and fair	10	0·12	19	0·06
Photographic expenses	3	0·10	7	0·04
Club fees, etc.	1	..	3	..
Others	3	0·03	9	0·10
Sub-total: recreation, etc.	78	1·03	219	0·90

APPENDIX II—contd.

	1	2	3	4	5
<i>Transport, etc.</i>					
Rail		24	1·04	80	1·67
Bus		30	0·80	89	0·81
Tram		1	0·01	1	..
Rickshaw		86	0·54	248	0·48
Bullock cart		1	..	1	..
Water transport		1	..	1	..
Horse cab		6	0·04	22	0·04
Taxi	1	0·02
Bicycle hire		2	..	7	0·02
Repair charges		17	0·10	89	0·42
Other (expenses of own transport)	1	..
Telephone expenses	1	..
Postage		139	0·38	438	0·37
Others		5	0·01	18	0·05
Sub-total : transport, etc.		160	2·92	513	3·88
<i>Subscription, etc.</i>					
Trade union		71	0·28	194	0·18
Religious		47	0·05	217	0·28
Gift and charity		79	0·88	299	1·75
Other ceremonials		3	0·19	16	0·34
Fines and penalties		8	0·11	30	0·11
Others	3	0·09
Sub-total : subscription, etc.		116	1·51	425	2·75
<i>Miscellaneous</i>					
Ornament—metal	1	..
Ornament—glass	5	0·01
Watch		2	0·18	4	0·48
Fountain pen		3	0·01	7	0·01
Umbrella	1	0·01
Hand stick		1	..	2	..
Repair and maintenance		2	0·11	2	0·03
Other pocket expenses		109	1·04	404	1·67
Other miscellaneous expenses		91	0·11	297	0·20
Sub-total : miscellaneous		142	1·45	487	2·41
Total miscellaneous	10·79	..	17·39
Total: CONSUMPTION EXPENDITURE	69·33	..	111·23
(B) NON-CONSUMPTION EXPENDITURE					
<i>Taxes</i>					
Income tax	1	..
Municipal tax	1	..
Chowkidari tax		1	..	5	..
Others		1	..	4	0·02
Sub-total : taxes		2	..	10	0·02

APPENDIX II—concl'd.

1	2	3	4	5
<i>Interest, Litigation, etc.</i>				
Interest paid on loan	6	0.13	28	0.20
Litigation expenses	1	0.11	2	0.16
Remittance	48	11.53	84	6.32
Sub-total : interest, litigation, etc. .	54	11.77	112	6.68
<i>Savings and investments</i>				
Ornaments—gold . . . . .	..	..	1	0.11
Ornaments—silver . . . . .	..	..	1	0.02
Livestock . . . . .	..	..	3	1.90
Gold and silverware	1	0.35	1	0.11
Land and building . . . . .	..	..	4	0.67
Bicycle	2	1.24	2	0.37
Sewing machine . . . . .	..	..	2	0.45
Life insurance premium . . . . .	..	..	2	0.21
Provident fund contribution	81	2.06	279	2.62
Bank savings	2	0.75	4	0.27
Loan advanced	5	0.95	10	0.40
Shares and securities . . . . .	..	..	1	0.01
Others	36	2.04	85	1.51
Sub-total : savings and investments .	96	7.39	331	8.65
<i>Debts repaid</i>				
Debts repaid	33	6.70	94	6.13
Sub-total: debts repaid	33	6.70	94	6.13
Total : NON-CONSUMPTION EXPENDITURE	..	25.86	..	21.48
SUMMARY				
<i>(a) Consumption expenditure</i>				
Food	169	37.45	561	62.65
Tobacco, pan, supari and intoxicants . . . . .	..	3.18	..	2.90
Fuel and light	168	3.01	558	5.81
Housing	169	5.00	560	7.73
Clothing, bedding, etc.	168	9.90	560	14.75
Miscellaneous . . . . .	..	10.79	..	17.39
Total . . . . .	..	69.33	..	111.23
<i>(b) Non-consumption expenditure</i>				
Taxes, interest and litigation . . . . .	..	0.24	..	0.38
Remittances to dependants	48	11.53	84	6.32
Savings and investments	96	7.39	331	8.65
Debts repaid	33	6.70	94	6.13
Total . . . . .	..	25.86	..	21.48

ERRATA

<i>Sr. No.</i>	<i>Page No.</i>	<i>Table No.</i>	<i>Col.</i>	<i>Para No.</i>	<i>Line</i>	<i>For</i>	<i>Read</i>
1	12			under para 3.3—Religion and size		insert para	“Table 3.2 shows the distribution of families by religion and size giving a few more details such as average size of the family and average number of children per family.”
2	21			3.82	9	classification	classificatory
3	22	3.14	10 & 11 bottom			insert	92 & 561 respectively
4	23	4.1	9			9.01	99.01
5	26	4.4	3.			<30—60	30—<60
6	28			First para below Table 4.6	2.	(Rs. 99.0)	(Rs. 99.01)
7	32	5.1.	5			2.58	21.85
8	34				8	for	per
9	43	6.1	2 (i) against Turmeric (ii) against Onion (iii) against Garlic (iv) against Potato.			„ „ „ „	g. kg. g. kg.
10	45				7	16.71 b of milk (cow and buffalo) and 2.81 kg. of milk products	the average family consumed 4.20 kg. of pulses and
					8	16.71 b	16.71 l.
11	49	7.3	4			7.6	7.60
			12			68.7	68.79
12	65				5	by industry-groups, about the condition of work-places	of paid employment in factories

